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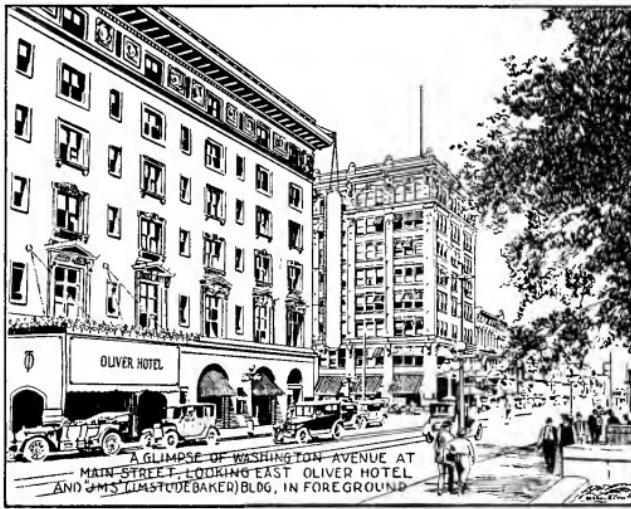


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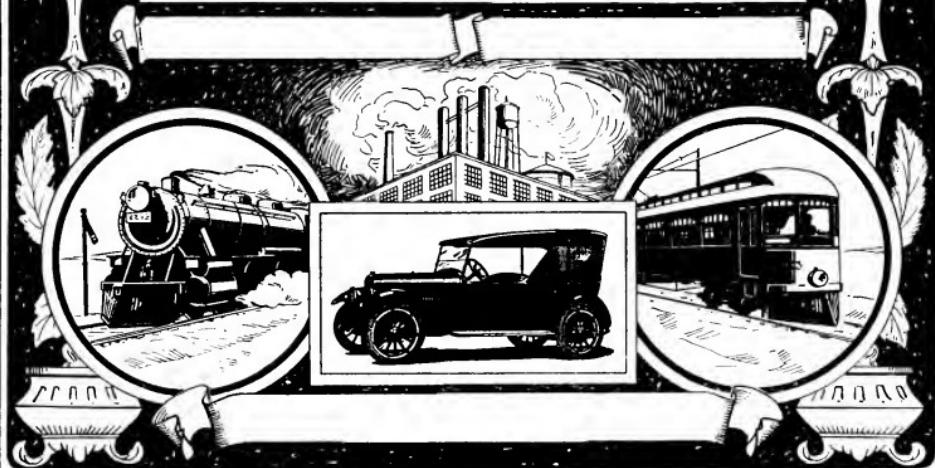
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South Bend, world famed

SOUTH BEND WORLD FAMED



A GLIMPSE OF WASHINGTON AVENUE AT
MAIN STREET, LOOKING EAST OLIVER HOTEL
AND GM'S (LUMSTONE BAKER) BLDG. IN FOREGROUND



"WHEN YOU THINK OF MUSIC,
YOU THINK OF ELBEL BROS."



Richard Elbel
Founder and President of
Elbel Bros. Formerly
Director of Orchestra



Lorenz Elbel
Organizer of Elbel Band and
Orchestra. Dean of Music in South Bend



Robert Elbel
Secretary-Treasurer of
Elbel Bros. formerly Band
and Orchestra Mgr.



Louis Elbel
Concert Pianist and
Instructor



Donald Elbel
In charge of Victrola
Dept. and Advertising
for Elbel Bros.



Fred Elbel
Formerly Conductor
of Elbel Band.

"ALL THAT IS BEST IN MUSIC"—ARTISTICALLY AND COMMERCIALLY
FOR 71 YEARS

FINE PIANOS, PIANOLAS, AEOLIAN "DUO ARTS" AND GENUINE "VICTROLAS"

Pianos Victrolas
*E*lbel *B*ros.
106 S. Mich. South Bend

COMMERCIAL INDUSTRIAL



1053352

INTRODUCTION

SOUTH BEND INVITES THE WORLD

THE people of South Bend extend their greetings to every person everywhere and invite you to visit this city during 1923 which is to be a notable year in the middle west. It marks the One Hundredth Anniversary of Indiana's greatest Manufacturing City,—one of the oldest in the state. South Bend is One Hundred Years old and is preparing to celebrate the centennial of its founding.

One hundred years ago a fur trading post established on the site of what is now South Bend gave no promise of the large industrial and commercial city that was to grow up and attain world wide renown for the variety and excellence of its manufactured products. The sturdy fur traders of that period a century back could not have visioned what 100 years were to produce on the banks of the St. Joseph river, one of the world's most picturesque streams. If they knew that the beautiful river began its shimmering journey up in Michigan and then made a bold and graceful bend to the south, they did not dream that this long beautiful bend would give its name to a city destined to be known long before 100 years had passed in every quarter of the globe.

From a tiny fur trading post, where the interchange of commodities meant a modest sum, to a world known industrial and commercial city sending millions of dollars worth of its high quality products into every civilized country is a far cry, and yet in less than 100 years South Bend has accomplished all that and much more. It has built enormous industrial plants, some of the greatest of their kind in the world; it has created vigorous mercantile establishments that serve hundreds of thousands of people in the fertile and picturesque St. Joseph valley; it has erected fine educational institutions; it has built beautiful and successful religious establishments; it has created and created and created until today South Bend, with close to 100,000 population stands out among world cities as a scintillating star destined to grow bigger and brighter as the years pass on.

And so with this fine record to its credit South Bend invites the world to come and help it celebrate 100 years of growth and prosperity and happiness. The date of the celebration has not been fixed. It is too early to select the date because the form the celebration will take has not been decided. But whatever the form the promise can be made that the celebration will be in keeping with the event and with South Bend's known ability to do things as proven by its very successful home-coming in October, 1909, and its observance in October, 1916, of the centennial of Indiana's admission to statehood.

That South Bend ought to observe the centennial of its founding was suggested many months ago by The South Bend Tribune. The suggestion met with approval of the South Bend Chamber of Commerce, which, through its committee on public affairs, voted that such a celebration be held. This committee was composed of Walter M. Hildebrand, chairman; A. Frank Eby, Frank J. Green, Col. C. Seymour Bullock and F. A. Miller. Later this committee, charged with the duty of appointing a director general to act as the official and directing head of the centennial, selected George B. Beitner. Still later the Chamber of Commerce gave its official sanction to what its committee had done.

Mr. Beitner is a native of South Bend and most of his life has been spent in the city. Retired from active business he is in a position to devote most of his time to the tremendous undertaking. Acquainted with the history of this section he is equipped to suggest satisfactory features that will be appropriate to the occasion. Deeply concerned in the city and its future he has the inspiring interest which leads to big things. Having been connected with previous celebrations of note he has the experience so essential to the creation of a successful event. Given a wide circle of friends and acquaintances among all types of business people he has a vast throng from which to select men and women of ability to aid in carrying out the momentous project.

South Bend invites the world to come to its 100th anniversary party, and its invitation is as cordial as it is pressing.

Allen County Public Library
900 Webster Street
PO Box 2270
Fort Wayne, IN 46801-2270

C. E. Young, Editor.



SOUTH BEND—ITS CITY GOVERNMENT

By ELI F. SEE BIRT

TBADITION has it that the land on which South Bend is built first received the imprint of the feet of white men when Father James Marquette, a Jesuit Missionary, crossed the divide from the Kankakee to the St. Joseph River in 1675.

Authentic history records that the explorer LaSalle voyaged from Lake Michigan up the St. Joseph River and landed at the present site of South Bend in 1679.

But more than a century passed before any permanent settlement followed. First came Pierre Navarre, who with his Indian wife, built an Indian trading post near Navarre Place in 1820. Alexis Coquillard, of French descent, an agent of the American Fur Company, established a post here in 1823. Col. L. M. Taylor the first Anglo-Saxon came from Fort Wayne in 1827. Following in their footsteps came a great stream of humanity, hunting homes and fortunes, spreading out over the basins of the Great Lakes and the Mississippi and laying the foundations of the great cities that now mark the map of the Northwest territory. This little trading post with a population of 128 persons in 1831, was a gateway through which flowed the mer-

chandise and tools necessary for the development of the middlewest, and back through which ebbed the products of the forest and land to the markets of the East.

Until 1850 the principle industries of South Bend consisted in trading and the manufacture and sale of flour. After 1850, with the construction of its first railroad, the community developed into a manufacturing center of great importance; from 1850 to 1870 there were started the businesses of the Studebaker Brothers Manufacturing Company, Coquillard Wagon Works, South Bend Iron Company, afterwards the Oliver Chilled Plow Works, the Birdsell Manufacturing Company, and other important industries. From this beginning South Bend took form as a great manufacturing and industrial city and its population has grown by leaps and bounds. In 1860 it consisted of 3332 souls and in



ELI F. SEE BIRT
Mayor of South Bend

the six decades since then has increased in population on an average of 61% each decade until in the year 1920 it had a population of 70,983 and at the present time it has 87,137 persons based upon the last school census.

The City of South Bend was incorporated on May 22nd, 1865 when Hon. W. G. George

These bottom spaces contain the names of prominent South Bend citizens and members of the Chamber of Commerce who are working to make South Bend greater

JOHN W. ABELL, ELMER ABERNATHY, J. ABRAMS, S. N. ACKERMAN, NORMAN ADLER, MAX ADLER, LOUIS I.

COMMERCIAL INDUSTRIAL



became its first Mayor. The municipal city has grown in importance until it has become a city of the second class in the State of Indiana and is fourth in size among Indiana cities. The city has an area of over ten thousand acres and occupies about sixteen square miles. It owns and operates its own municipal water works which property has a value of approximately \$1,900,000.00. The City owns twelve parks and has a total park acreage of 360 which property is valued at almost \$700,000.00. The total length of streets and avenues in the City is approximately 235 miles of which $104\frac{1}{2}$ miles are paved. Sewers have been laid in the streets of the City in the total of 125 miles. Water mains total 160 miles. The City owns and operates nine fire stations and hose houses. The entire Fire Department of the City is motorized and modern in every respect. The



CITY HALL



LAURENCE J. LANE
Chief of Police

value of all the property owned by the City exceeds \$3,500,000.00. The bonded indebtedness is \$1,532,500.00 and all indebtedness both funded and unfunded is \$1,612,500.00. In 1912 the net value of taxable property in the City was \$131,118,360.00 and the total tax rate on all property for State, County, School, Township and City purposes is \$2.58 per \$100.

During the recent depression of business, South Bend was the most prosperous City in the United States. The City has always been noted for the stability of its industries. Its ideal location on the greatest railroad in the world and on other great railroads, its situation close to all the markets for raw materials, and its place at the center of distribution in the United States insure for the City a marvelous growth in the future. A truly great period of expansion lies before the City, and to meet this the municipal government will be confronted with many difficult problems. Among the most important works to be undertaken by

AHLERING, HARRY ALBERTS, F. H. ALLEN, W. F. ALLEN, H. C. ALtenburg, E. M. ANDERS, FRANK J. ANDERSON, L. F. ANDERSON, CHARLES D. ARMENT, JAMES J. ARMOUR, C. A. ARNOLD, NELSON L. AULT, E. R. AUSTIN, JOHN W. AUSTIN, W. W. AUSTIN, DR. F. L. AXTELL, W. A. BABRITT, F. H. BADET, H. S. BADET, DR. S. W. BAER, H. W. BAILEY,

COMMERCIAL INDUSTRIAL



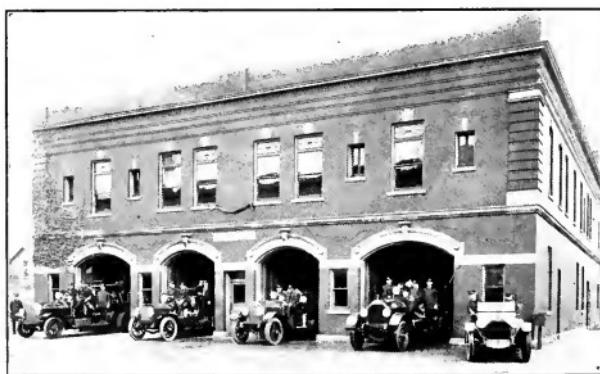
the City in the next few years will be the building of new water pumping stations, new fire stations, new schools, a new City Building, new fire and police alarm systems, the elevation of the tracks of the New York Central Railway, the removal of the Grand Trunk Western Railway from Division Street, the building of the boulevard paralleling the St. Joseph River, the development of park lands and City Planning.

South Bend is committed to a progressive policy of meeting all the situations demanded of a City great in industry.

However the City Government of South Bend is concerned not alone with material growth and expansion, but with making it an outstanding City in caring for the moral and physical health of its people. It has as one of its ideals the building up of one of the best police departments in the United States, it is determined to drive from this community all law defying elements, and to free life and property from the blight of crime which is destroying the social health and progress of so many American cities. It maintains an aggressive health department bent on keeping it free of contagion, and in the front rank in health conditions; through its encouragement and support of play-grounds, parks, schools and com-



I. W. SIBREL
Chief of Fire Department



CENTRAL FIRE STATION

munity centers the City is blazing a way for others to follow in caring for the many needs in the development of a sound and healthy community life.

South Bend is building not only great in material wealth but she is building a city strong in character and moral values; a city of homes, health and happiness.

A. D. BAKER, CLYDE H. BAKER, DR. WALTER H. BAKER, J. E. RALL, DR. A. E. BARBER, ARTHUR W. BARNARD, CHARLES BARR, GEO. M. BARRETT, J. C. BARRETT, E. W. BARBON, HARRY BARROS, L. E. BARTER, JOSEPH J. BARTOSZEK, OTTO C. M. BASTIAN, J. C. BAYLESS, E. J. BECKER, R. N. REEBE, W. B. RECHER, ADAM BEEHLER, C. W.

COMMERCIAL INDUSTRIAL



SOUTH BEND SCHOOLS

IT HAS been said that a community rises no higher than the level of its discovered and trained intelligence. The public schools enable a community to discover and train her intellectual possibilities without which training modern industry and social intercourse would be impossible.

A public school system unexcelled anywhere in the state supplemented by the usual run of parochial schools for a city of this size and the University of Notre Dame and St. Mary's Academy constitutes the educational equipment of South Bend, making it a center of learning as well as of industry.

A liberal appropriation of money wisely spent on her schools returns to the city many fold the original expenditure by making the city a desirable place to live, and by raising the standard of her intelligence expended in her industrial pursuits.

A building program covering several years is bringing to the city school buildings of the most modern approved type. This is necessary to accommodate the rapidly increasing number of children pouring into our city, and also to give the type of training that the present industrial and social civilization requires.

There are twenty-one school centers in

the city: One senior High School; three intermediate or Junior High schools; and seventeen grade schools. Three of these buildings are of recent construction, another one under construction at the present time, and other buildings under construction.

The teaching staff numbers four hundred fifty. Teachers are required to have at least two years' training above the High School to teach grade work, three years' training to teach Junior High and a full college course for senior High School teaching. Courses of study are planned with utmost care. The best materials and equipment are provided.

Besides the academic training in the basal subjects which the school authorities regard as important, the child has a wide range of special training which he may have under the direction of special departments—the Vocational, Household Arts, Music, Art, Recreation and Physical Culture.

The vocational school offers work along a number of lines such as cabinet making, wood turning, printing, electrical work, automobile repair, machine, sheet metal work, architectural and machine drafting. Each product represents the individual effort of a pupil and



W. W. BORDEN
Superintendent of the City Schools

COMMERCIAL INDUSTRIAL



will bear most creditable comparison with similar products manufactured by any commercial business whether it be a cedar chest or a high speed cutting tool made in the machine shop of the school.

The work of the Art department is well correlated and directed along educational lines. The South Bend High School excelled in costume designing at the exhibit of the Western Art Association held in Cincinnati, 1921.

Household Arts is given to all girls from the fifth grade up. Miss Cora Winchell, Teacher's College at Columbia University, said on a recent inspection trip to the city, that the equipment of the Household Arts department of the School City is the best and shows the most marked progress of any she has ever inspected.

The music department offers to the pupils in the South Bend Public Schools today many opportunities which were not offered a few years ago. In all the grades are conducted regular classes in sight and chorus singing, music appreciation and an opportunity is given to form orchestras, and to study an orchestral at small cost. In the High and Junior High schools are added the band, glee clubs, harmony and, credit for applied music.

The recreational department in conjunction with teachers and school officials is doing much in removing the stain of illiteracy from our city. "South Bend is doing more to solve the illiteracy problem than any other city in Indiana," is the statement of H.G. McComb, Assistant Director of the State Department. The department is giving careful thought and effort in fostering and directing the play life of the city. Nine playgrounds with equipment are maintained. A well qualified corps of physical instructors and nurses are doing much to raise the standard of health and to inculcate right habits of living.

The High School and the three Junior High schools offer an unusual opportunity to upper grade pupils. Special attention is given to individual needs of pupils and thus helps fit them for the work they can best do.

Frequent recognition of high grade efficiency of the Board of Education, administrative heads as well as the teaching staff have come from within and without the city.

The School City of South Bend, has a splendid spirit of cooperation within the system itself and with the home and business life of our great city.



Home of Hon. Rome C. Stephenson

E. C. BIRD, J. C. BIRDSSELL, ALBERT L. BIREN, DR. P. J. BIRMINGHAM, R. BLACKBURN, HARRY BLOCK, FAY F. BLOSS, EDGAR T. BONDS, P. E. BONDURANT, N. R. BOTTH, FRANKLIN M. BOONE, DR. J. C. BOONE, DR. H. BORAM, W. W. BORDEN, S. BOROUGH, DR. CHARLES S. ROSENBURY, D. D. BOWSHER, J. C. BOWSHER, CHARLES

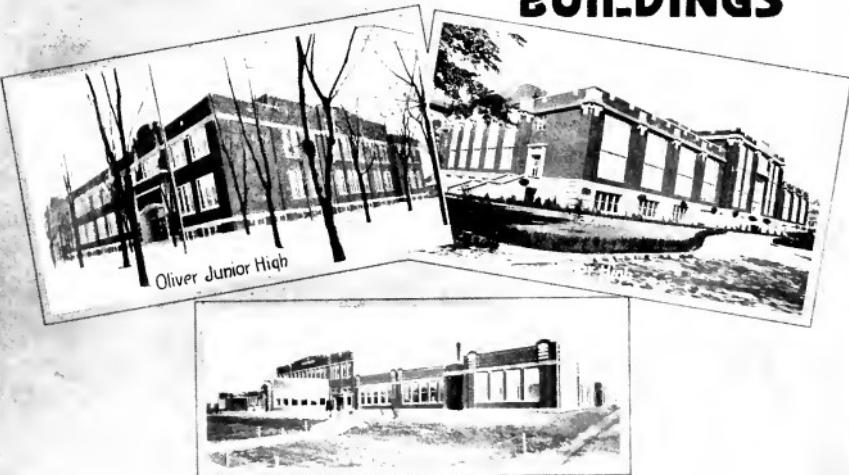
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A Few PROMINENT SOUTH BEND SCHOOL BUILDINGS



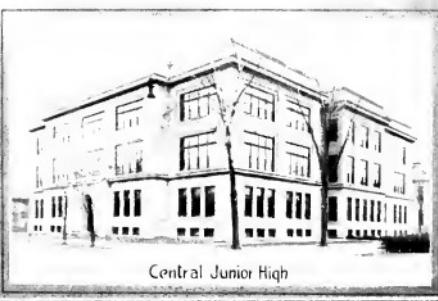
Linden



Oliver Junior High



Studebaker



Central Junior High

COMMERCIAL INDUSTRIAL



UNIVERSITY OF NOTRE DAME

THIE spot now occupied by the University of Notre Dame is, apart from the natural endowments of the land, peculiarly proper as a site for a Catholic university.

Many generations before the establishment of the University its present location was known as a center of missionary activities in what are now the states of Indiana, Michigan, and Illinois. The stories and traditions of Marquette, Allouez, Hennepin and Tonty, and LaSalle are even yet a part of the student's heritage. The little log chapel on the banks of St. Mary's lake tends to keep alive these traditions.

The coming of the founder of Notre Dame, the Very Reverend Edward Sorin, C. S. C., in 1842, was a climax to the succession of brilliant accomplishments and heroic sacrifices, that take us back to the middle of the seventeenth century.

The land now graced by the University buildings was deeded to the founder and his associates by the Right Reverend Celestine de La Hailandiere, Bishop of Vincennes. The total capital of the new community was four hundred dollars and only ten acres of the land was cleared. Still the offer was accepted, under what then appeared to be an impossible

condition—that a college be in operation within two years. Before the expiration of the allotted time a modest brick building had been erected and students were being taught at Notre Dame. By special act of the Legislature of Indiana, the University was chartered on January 15, 1844, and empowered to grant degrees in the liberal arts sciences, law and medicine.

The first faculty organized was that of the College of Arts and Letters. A few years later a school of theology was established, largely as an emergency measure to meet the needs of the Church in the Middle-West. Later as the need passed, this school was abandoned. Since the year 1850, when the number of the students was sixty-nine, the growth of the University has been very marked. It now consists of five colleges: Arts and Letters, Science, Law, Engineering and



Rev. M. J. WALSH
President, University of Notre Dame.

Commerce, each with its several departments. There are twenty buildings devoted exclusively to university work and the number of students, limited by lack of accommodations, approaches two thousand. The faculties of the various colleges are made up both of laymen and members of the Congregation of Holy Cross.

M. BOYCE, THOS. H. BRANDON, CHARLES J. BRENNFLECK, JOSEPH BRESKIN, G. B. BREWER, HARRY BRILLAN, CHARLES B. BRODBECK, FRANK W. BRODBECK, J. M. BRODBECK, M. J. BBOOKS, F. A. BRYAN, W. E. BRYAN, D. U. BRYANT, A. W. BUCKLEY, C. A. BUDD, GEO. BUECHNER, W. A. BUGREE, COL. SEYMOUR BULLOCK, FLOYD L.

COMMERCIAL **INDUSTRIAL**



UNIVERSITY *of* **NOTRE DAME**



COMMERCIAL INDUSTRIAL



It is the hope of those interested in Notre Dame that plans which are now under way will make possible a still greater development of the university, both in the widening of its academic activities and in its material growth. The traditional policy of the institution has been to keep moving forward. Its progress to the present has been made without the assistance of financial endowment and in the face of trying difficulties. It has experienced more than its share of the trials usual to a growing college—fires, epidemics, and financial crises—trials which more than once

seemed to mean final failure, but which in reality served only to strengthen the devotion of those who had its success at heart.

The growth and success of Notre Dame has indeed been phenomenal. The splendid spirit of co-operation between the University and the neighboring city of South Bend has done much to bring out this success and give Notre Dame the high rank it now holds among the educational institutions of America. "Our City" and "Our School", have become by-words at Notre Dame and in South Bend.



SOUTH BEND HOME OF A. E. PELTZ

BUNCIL, GLENN L. BUNCH, S. G. BUNKER, E. L. BURCH, R. E. BURGER, J. BURKE & CO., WM. D. BURKE, L. W. BURLINGAME, REV. JAMES A. BURNS, H. J. BURRELL, GUY F. BURRUSS, DR. C. F. BUSARD, F. W. BUSSE, GEORGE BUTZBACH, T. R. BUTZBACH, JOHN BUZBEE, J. A. BYERS, M. S. CALDWELL, M. T. CALF, C. B. CALVERT, W. B. CALVERT, JOHN B.



St. Mary's College and Academy

LOCATED on the Dixie Highway two miles north of the progressive and prosperous city of South Bend and one mile west of the widely-known University of Notre Dame, on the banks of the beautiful Saint Joseph River, is St. Mary's College and Academy, established and conducted by the Sisters of the Holy Cross. While easily accessible, St. Mary's enjoys remoteness and the advantages of a delightful seclusion; in environment, in home comforts, and in educational facilities, this institution is unsurpassed. Its extensive campus, lake, libraries, chemical, physical, botanical, and domestic-science laboratories, classrooms, dormitories, and private rooms offer every possible opportunity for educational development and social life.

The right school for the young woman is that which, combining the best intellectual and physical education, teaches theoretically and practically, by precept and by example, and by all the manifold influences which make the right growth, that "the finest of the arts is the art of living and the highest of the sciences is the science of conduct." St. Mary's is such a school; its ideal of education is a combination of the highest along lines both intellectual and moral. It aims to secure broadness without a sacrifice of depth, to give a large outlook, and at the same time, a sure grasp of the external verities. The ends may not always be reached, it is true, but a high aim ennobles every human effort, and today, in its sixty-seventh year, St. Mary's holds the enviable reputation of having trained and educated young ladies of both continents who have now taken their places as influential leaders in education and in society.

The story of the growth of St. Mary's from humble beginnings to the notable position which it holds has all the vital human interest of a novel based on truth. It combines the force of fact with the appeal of romance. And now at the summit of success, St. Mary's stands for principles of education and of womanhood to which one turns as to an ideal.

COMMERCIAL INDUSTRIAL



ST. MARY'S COLLEGE

VIEWS
of
**ST. MARY'S
COLLEGE
and
FARM**



Entrance to St. Mary's

COMMERCIAL IN INDUSTRIAL



SOUTH BEND — WORLD FAMED

By Frank J. Green,
Manager, South Bend Chamber of Commerce.

SOUTH BEND, the world over, is famed for the products of its industries, and is known as a desirable place in which to live and do business. The unimpeachable quality of its diversified manufactured products and its sterling integrity throughout the years have made it possible to achieve the important place it now occupies among the cities of the world.

The city of South Bend derived its name from the south bend in the St. Joseph river which, flowing in a southwesterly direction from Michigan, bends abruptly and, turning north, empties into Lake Michigan. The early days of South Bend differ little from those of other cities of the west which have risen to important places in the nation's affairs.

The first white pioneer settler of this region Pierre F. NaVarre, a Frenchman, established a trading post for the American Fur Company, in 1820, and it was he who built the first habitation for a white man on the land which is now known as South Bend; however, it was in 1823 that Alexis Coquillard, a native of Detroit, settled here with the intention of making it his permanent home and it is from this date that South Bend counts its history. Originally, what is now South Bend was known as South Hold, but this was changed to South Bend by Coquillard in 1828. South Bend and the surrounding territory was the hunting grounds of the Potow-

atomic Indians and they were the sole inhabitants in this region prior to 1820.

Steady Growth

Throughout its history of one hundred years is not to be found other than a record of steady progressiveness. South Bend never has been a "boom" city but rather one of substantial growth builded on a foundation of integrity and achievement. Today, in the farflung corners of the world, its products have gained market and to the city has come fame for those useful things which its enterprising manufacturers have made.

During the period, 1850 to 1865, the call for manufactured products was heard and what had been a trading post slowly, but ever surely began to develop the nucleus of the diversified industries which has made for South Bend a national reputation. Today it is the merchandising center for a great area, comprising Northern Indiana and Southern Michigan. South Bend lies in a fruit belt and is the largest mint producing section in the world.

Wherever one looks, growth, development and improvement are apparent; and though it is still too soon to estimate without prejudice, the progress which will result from the present expansion here, the spirit of development and power manifested in every detail of the city's life makes for optimistic prophecies as to its future. Without any exaggeration or strain of probability, it may safely be said that but few cities of America possess a brighter outlook, and that "South Bend World Famed," will never become less than it is today.

Since January, 1920, South Bend has grown in excess of 12,000 population and our population now is 87,137 plus. We have no labor troubles in South Bend for this city is peopled largely by home owning folks.

The following figures show the growth of the city since 1850 to the census figures of 1920:

1850	1860	1870	1880	1890	1900	1910	1922
1,652	3,832	7,206	13,230	21,913	35,999	53,681	87,137

From the city's incorporation until the present time the history of South Bend has been one of steady and increasing advancement in every



Cabin Erected By Pierre F. NaVarre in 1820

J. B. CHRISTMAN, A. CHALSKY, DR. F. R. CLAPP, O. A. CLARKE, FRANK A. CLARKE, DR. STANLEY A. CLARKE, LEROY CLAUSER, J. C. CLEIS, WALTER L. CLEMENTS, J. R. CLOUSE, E. A. COATES, C. W. COEN, COFFERBANCH, MAURICE I. COHN, SAMUEL C. COHN, CHARLES W. COLE, J. F. COLE, J. F. COLIP, E. F. COLLMER, FRED G. COLLMER, C. E. COLIP, L. W. COLIP, D. L. COLIP.

COMMERCIAL



INDUSTRIAL



Eagles' Home at South Bend

direction. In size, in wealth, and in industry, the city has grown with a rapidity and regularity that is little short of marvelous. The growth is attributed in a large part to the industries of the city.

South Bend Industries

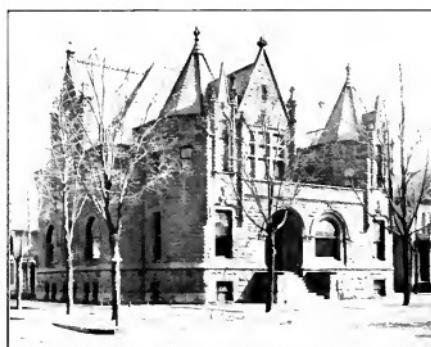
Over five hundred different commodities are manufactured in South Bend's more than two hundred industrial establishments. The capital invested is more than \$100,000,000. It is the home of the world's largest six cylinder automobile works and its plows, sewing machines, watches, lathes, paints, farm vehicles and implements, find a ready market throughout the universe. The value of its manufactured products last year was \$75,130,000.

South Bend is largely a home owning city and to this, together with the fairness of its business leaders, is due the fine spirit that pervades its working people. Labor troubles are unknown, for the most part, and here we find today a population of over 87,000 persons constructively living and working together to the end that there shall rise a great city of the future.

Table of Building Permits for Past Two Years

	No. 1921	No. 1922
January	60	\$47,062
February	67	72,955
March	192	258,147
April	271	320,883
May	231	342,025
June	262	322,340
July	262	513,346
August	231	1,028,518
September	271	439,321
October	235	360,552
November	210	313,027
December 20th	85	97,938

South Bend has not only developed industrial and commercial enterprises but has also given earnest thought and effort to the making of a city in which men might live happily. Located, as I have said, on the St. Joseph River, its altitude is seven hundred and twenty-two feet above sea level and its natural environment makes for a pleasing city. Its playgrounds and parks, twenty-nine in number, under the direction of a Municipal Recreation Committee and Full Time Director, have just recently been added to by the generous gift of one hundred and twenty acres made by Albert Russel Erskine, President of the Studebaker Corporation of America. In Potowatomi Park we have a free municipal automobile camp in which the tourists can obtain free stoves,



South Bend's Public Library

COLUMBIA BATTERY CO., CHARLES COONEY, JOSEPH COUILLARD, JOHN F. COTTER, FRANK E. COUGHLIN, WM. B. COWLES, BOYD M. COX, W. G. CRABILL, GEORGE A. CRANE, CHARLES E. CROCKETT, ELMER CROCKETT, H. M. CROCKETT, E. W. CROUSE, DR. H. M. CROW, DR. J. L. CURTIS, L. B. CURWIN, GEORGE DALLAS, W. M. DANER

COMMERCIAL INDUSTRIAL



free shelter house, free pure water and other camping comforts.

No city in the country has better school facilities nor can there be a better administration of school affairs than here. The municipal government of South Bend ranks foremost in the cities of the world.

South Bend has six steam roads; the New York Central; Grand Trunk; Michigan Central; Pennsylvania (Vandalia); New York Central (Illinois Division); New Jersey, Indiana and Illinois; and three electric lines; The Chicago, South Bend and Northern Indiana; Chicago, Lake Shore and South Bend; and the Southern Michigan.

South Bend Facts

Area: 15.74 square miles.

Churches: 63; several missions; all leading denominations.

City Library: 60,000 volumes.

Clubs: Every form of club life is available.

Education: Public schools and parochial system; Conservatory of Music; business colleges; free night school; Notre Dame University and St. Mary's Academy.

Financial Institutions: Twelve banks and

trust companies, seven building and loan associations.

Hospitals: Three hospitals; county infirmary.

Hotels: Oliver hotel; Jefferson hotel; LaSalle Hotel, and nine smaller hotels.

Newspapers: Tribune, evening and Sunday; News-Times, morning, evening and Sunday; Indiana Saturday Night, weekly; Goniec Polski, semi-weekly; City Life, weekly.

Postal Receipts

The postal business in all its branches has increased in proportion to the rapid growth of the city. Below will be found a tabulation showing the gross receipts of the office for the ten preceding fiscal years:

Period	Gross Receipts
Fiscal year ending June 30, 1912.	\$228,888.55
Fiscal year ending June 30, 1913.	249,286.95
Fiscal year ending June 30, 1914.	258,528.41
Fiscal year ending June 30, 1915.	261,442.29
Fiscal year ending June 30, 1916.	269,252.16
Fiscal year ending June 30, 1917.	289,740.85
Fiscal year ending June 30, 1918.	316,198.07
Fiscal year ending June 30, 1919.	385,943.85
Fiscal year ending June 30, 1920.	380,672.10
Fiscal year ending June 30, 1921.	432,873.35
Fiscal year ending June 30, 1922.	517,113.36

Postal service: Government building with ten sub-stations.

Power, Light and Gas: The St. Joseph River develops a large percentage of our electric power. A modern gas plant furnishes service to the community.

Public Safety: Modern police department and motorized fire department.

Streets: South Bend streets are largely paved.

Tax Rate: 2.58 per \$100, covering city, county, school and state.

Assessment Basis: 100%.

Telephone: Indiana Bell Manual and Automatic exchange.

Theatres: Four Theatres and a list of motion picture houses.

Water Supply: The city's water supply is drawn from about 100 artesian wells; plant valuation \$1,800,000. Normal pumping capacity for 24 hours, 24,000,000 gallons.



B. P. O. Elks' Club, South Bend

JR., J. A. DAVIES, W. O. DAVIES, W. O. DAVIES, JR., O. D. DAVIES, S. H. DAVIS, CHARLES C. DAY, ORLO B. DEAHL, H. J. DECKER, DR. DANIEL DEFOREST, C. H. DEFREES, H. C. DEFREES, Z. DECKELBAUM, J. H. DELORENZI, WALTER DENNIS, A. W. DOTLING, L. S. DIXON, M. A. DONAHUE, W. H. DONAHUE, E. H. DOOLITTLE, R. H. DOWNEY, FRED P.

COMMERCIAL INDUSTRIAL



SOUTH BEND BANKS

SOUTH BEND now has three National banks and thirteen state banks and trust companies under state supervision. The combined capital of the 16 banks is \$3,100,000. Combined surplus \$1,871,000. Total deposits over \$26,000,000, including about \$12,000,000 savings deposits. Total resources \$34,620,000.

THE CLEARING HOUSE

The South Bend Clearing House Association was organized in 1903 with the First National Bank, Citizens National Bank, South Bend National Bank, Merchants National Bank, St. Joseph County Savings Bank and American Trust Co. as members. Its first officers were: Jacob Woolverton, President; C. L. Zigler, Vice-President; E. H. Miller, Secretary and Myron Campbell, Manager. These have continued without change till the present time with the exception that Norman Bleuler succeeded Mr. Campbell as Manager. The Citizens Trust & Savings Bank, the St. Joseph Loan & Trust Co., the Union Trust Co., and the Farmers Trust Co. were admitted to membership at a later date. Clearings are effected every forenoon at the Citizens National Bank, the present headquarters of the Clearing House. The main function of the Clearing House is to facilitate the exchange of checks between member banks. During the panic of 1907 the Association issued emergency currency to the amount of \$100,000, backed by gilt-edged commercial paper deposited in trust. This was used only locally and was accepted without question by everyone, thus demonstrating the confidence which the people of South Bend had in their financial institutions—a confidence which has never been betrayed. This emergency currency was retired within the year.

As showing the growth of business in South Bend, the following record of clearings is interesting:

1906	\$ 22,700,000
1907	25,200,000
1908	21,100,000
1909	24,800,000
1910	27,600,000
1911	27,600,000
1912	30,200,000
1913	27,300,000
1914	33,000,000
1915	37,900,000
1916	45,400,000
1917	54,300,000
1918	58,500,000
1919	75,600,000
1920	97,400,000
1921	96,800,000
1922—12mos	109,191,683

It will be noted that the clearings for 1907, the "panic year" were heavier than the preceding or following year.

It is apparent that the checks cleared form only a part of the total transactions of the banks—and it is these total transactions which form the basis of proper estimate of the business passing through the banks. Beginning with August of 1921 the banks report total debit items paid when reporting clearings. Both sets of figures are given for 12 months.

	Clearings	Debits
Aug. 1921	\$8,578,300	\$21,880,800
Sept.	8,803,700	24,834,900
Oct.	9,139,300	24,199,900
Nov.	7,666,800	24,216,700
Dec.	7,090,300	24,544,600
Jan. 1922	6,903,100	22,957,800
Feb.	6,236,600	20,754,700
Mar.	7,778,400	26,432,100
Apr.	8,125,392	26,746,200
May	9,390,996	29,486,400
June	9,687,616	31,897,469
July	9,678,338	34,670,181
Aug.	9,410,000	23,078,000
Sept.	9,415,000	33,685,000
Oct.	11,116,000	35,714,000
Nov.	10,535,000	35,185,000
Dec.	10,855,600	41,370,000
Totals	150,770,440	489,653,753

COMMERCIAL INDUSTRIAL



THE

BOY SCOUTS OF SOUTH BEND

THE South Bend Council, Boy Scouts of America is one of approximately six hundred Local Councils established in communities throughout our Country. All these Councils together comprise the National Council with offices in New York City. Each of these Local Councils promotes and supervises the program of Scouting in their respective communities.

Since Scouting is not an organization but rather a movement it lends itself to co-operate with all agencies which, like itself, promotes the welfare of our city boys. The definite task of Scouting is to promote through the Leadership of Volunteers, "The Building of Good Character and the Training for Good Citizenship."

In South Bend, Scouting is sponsored by seventeen churches which are using this program as their official boys' program. Six troops are sponsored by community organizations such as Parent Teachers Associations and the like. The American Legion and the University Club each sponsor one troop.

Our Council has an excellent reservation of forty acres on the banks of the St. Joe River, four miles north of town. There is a swimming hole which is made by the dam-



F. A. BRYAN
President Boy Scouts of South Bend.

ming up of the fresh water brook which runs through the property. The hike of the individual troop to this place on week ends is



A. EDER, W. H. EDWARDS, HAINES EGBERT, FRED ELBEL, RICHARD ELBEL, ROBERT ELBEL, D. H. ELDREDGE, H. W. ELDREDGE, G. A. ELLIOT, W. G. ELLIOTT, JOHN C. ELLSWORTH, HOWARD EMMONS, J. L. EMMONS, HARRY H. ENGLE, G. A. FARABAUGH, CHRIST FASSNACHT, HOMER W. FASSNACHT, P. W. FASS-

COMMERCIAL INDUSTRIAL



encouraged by the Local Council, and the Scout under the Leadership of his Scoutmaster may spend a profitable afternoon or night out-of-doors.

The officers of the Council are chosen from representative business men who realize that the boys of today are our citizens of tomorrow and these men give us their time as well as their money to promote the program of Scouting. The officers of the Local Council are:

F. A. Bryan, President; W. W. Austin, Vice-President; W. W. Borden, Vice-President; Walter Weed, Vice-President; G. H. McMichael, Treasurer; C. H. Barnes, Scout Executive and Secretary; R. W. Freis, Scout Commissioner; G. W. Freyermuth, Chairman of Camp Committee; D. L. Guilfoyle, Chairman of Court of Honor.

The Rotary, Kiwanis, Lions and Optimist Clubs as well as other similar clubs have been active in the maintenance of Boy Scout work in our city. Every troop of Boy Scouts of South Bend function is under the leadership of a Scoutmaster and one or more assistants. These are volunteers who are doing a great work for all the boys of South Bend, and Scouting in South Bend and in similar communities prospers under the leadership of these excellent men.

The Scout Law:

A Scout is Trustworthy. A Scout is Loyal. A Scout is Helpful. A Scout is Friendly. A Scout is Courteous. A Scout is Kind. A Scout is Obedient. A Scout is Cheerful. A Scout is Thrifty. A Scout is Brave. A Scout is Clean. A Scout is Reverent.

THE ST. JOSEPH LOAN & TRUST COMPANY AND ST. JOSEPH COUNTY SAVINGS BANK

THE St. Joseph Loan & Trust Company and the St. Joseph County Savings Bank form the largest banking unit in South Bend and in Northern Indiana. The business has been profitably conducted for more than fifty years and the success attained has been due to the careful, conservative and constructive business methods of its officers.

The St. Joseph Banks are known throughout the St. Joseph valley as strong and well managed institutions and as The St. Joseph Loan & Trust Company is a member of the Federal Reserve Bank System, the institution is in a situation to handle all the desirable loans that are offered to it. Both these institutions merit and have the confidence of the community to a remarkable degree and it is a pride of the South Bend Citizenship that they have continued to grow and prosper and perform a banking function in this community that is extremely helpful and profitable to its clientele.

St. Joseph Loan & Trust Co.—Capital and Surplus \$1,000,000. Total Resources, \$7,793,223.52.

Officers and Directors:

Rome C. Stephenson, President; Jacob Woolverton, Vice-President; Willis A. Bugbee, Vice-President; George U. Bingham, Secretary

and Treasurer; Harriet E. Elbel, Cashier; Elmer E. Rodgers, Asst. Cashier; C. J. Meyer, Asst. Cashier; A. D. Whittenberger, Asst. Cashier; Fred J. Helman, Jr. Asst. Cashier; W. E. Viven, Manager Bond Department; E. F. Abernethy, Manager Insurance Department.

Directors:

G. U. Bingham; W. A. Bugbee; F. S. Fish; J. J. O'Brien; R. C. Stephenson; J. M. Studebaker, Jr.; E. D. Snyder; Jacob Woolverton,

St. Joseph County Savings Bank:

Surplus \$340,000. Total Resources, \$3,501,881.05.

Officers and Trustees:

Jacob Woolverton, President; Rome C. Stephenson, Vice-President; Beng. F. Dunn, Vice-President; George U. Bingham; Secretary and Treasurer; Harriet E. Elbel, Cashier; Elmer Rodgers, Asst. Cashier.

Trustees:

Jacob Woolverton, B. F. Dunn, W. A. Bugbee, George M. Witwer; Elmer Crockett; W. A. Funk; R. C. Stephenson.

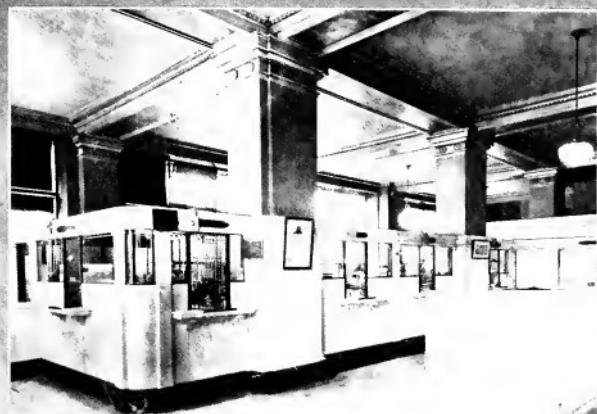
Combined Resources St. Joseph Loan & Trust Co. and St. Joseph County Savings Bank, \$11,295,104.57.

NACHT, WALTER O. FASSNACHT, R. FEFFERMAN, WALTER L. FEGAN, N. R. FELTES, P. C. FERGUS, JOHN FERGUSON, H. W. FICK, ROMAN FISCHER, DAVID FISCHGRUND, K. FIWEK, FRED FLEMING, JULIUS FODOR, C. E. FOLGER, I. B. FORBES, GEORGE FORD, T. O. FORD, MICHAEL FOX, R. H. FRANK, CHAS. FRANKOWIAK, W. A. FREEMAN, M.

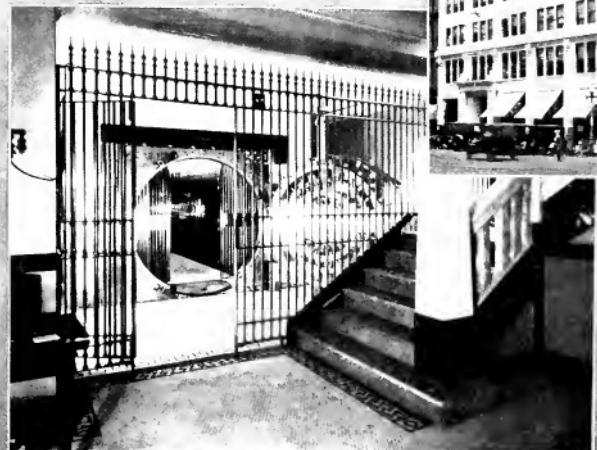
COMMERCIAL INDUSTRIAL



THE ST. JOSEPH LOAN & TRUST COMPANY AND
ST. JOSEPH COUNTY SAVINGS BANK



Interior Views
St. Joseph Loan & Trust Co.



HOME
of
St. Joseph
LOAN
&
TRUST CO.

COMMERCIAL INDUSTRIAL



HOME OF THE FIRST NATIONAL BANK AND THE UNION TRUST COMPANY

First National Bank: Capital and Surplus \$805,360.96. Total Resources \$1,705,117.18.

Officers: A. L. Hubbard, President; Chas. L. Zigler, Vice-President; J. E. Neff, Vice-President; J. M. Studebaker, Jr., Vice-President; John R. Haughton, Vice-President; C. J. Whitmer, Cashier; J. H. Bushby, Asst. Cashier; Chas. McMichael, Asst. Cashier; J. R. Reinking, Auditor.

Union Trust Company: Capital and Surplus, \$554,311.32. Total Resources, \$2,915,-560.87.

Officers: A. L. Hubbard, President; J. E. Neff, Vice-President and Treasurer; Chas. L. Zigler, Vice-President; A. J. Hammond, Vice-President; E. A. Wills, Vice-President; E. L. Kelsey, Secretary; L. M. Richey, Asst. Secretary; J. H. Reinking, Auditor.

Directors: F. H. Badet; A. M. Cleveland; J. C. Ellsworth; G. A. Farabaugh; A. J. Hammond; John R. Haughton; A. L. Hubbard; J. E. Neff; A. G. Rumpf; John I. Shafer; J. M.

Studebaker; Jr.; E. A. Wills; Chas. L. Zigler Combined Resources, First National Bank Union Trust Company, \$7,620,678.05.

At the beginning of the present year The First National Bank and Union Trust Company became affiliated under joint management as indicated above. The banking quarters in The Union Trust Building are now being remodeled and enlarged to accomodate the occupancy of both institutions after which The First National will specialize as a Commercial bank and The Union Trust Co., as a savings bank, paying interest and making mortgage loans as well as performing all the functions of a Trust Company. The new equipment will provide every facility for the safe and convenient transaction of all the business of its customers. With these facilities and choice location at the intersection of South Bend's two most important streets, (Michigan and Jefferson) these institutions will play a dominating part in the financial affairs of South Bend for all time to come.

B. FREUDENSTEIN, FRED FREUDENSTEIN, DR. E. G. FREYERMUTH, G. W. FREYERMUTH, O. E. FRIES, R. W. FRIES, A. FROM, FRED FRUEHL, GEORGE A. FRUMER, WALTER A. FUNK, FRED FUTTER, BRUCE GAFFILL, ROBERT W. GAFFILL, SAMUEL GANTZ, R. E. GARDNER, T. S. GARLAND, H. R. GARN, CHARLES C. GATES, J. J. GEHRING, DR. GEOR. J. GEISLER,

COMMERCIAL INDUSTRIAL



SOUTH BEND BANKERS



MARVIN CAMPBELL
Pres. Citizens Trust & Savings Bank.



CLEMENT STUDEBAKER Jr.
President, Citizens National Bank.



G. H. McMICHAEL
Vice-Pres. Citizens National Bank
Vice-Pres. Citz. Trust & Sav. Bank.



J. E. NEFF
Vice-Pres. & Treas. Union Trust Co.
Vice-Pres. First National Bank.



A. L. HUBBARD
President First National Bank.
President Union Trust Co.
President Farmers Trust Co.



CHAS. L. ZIEGLER
Vice-Pres. First National Bank.
Vice-Pres. Union Trust Co.



JOHN H. HIBBERD
Chairman of the Board
Citizens Trust & Savings Bank.



EUGENE H. MILLER
President American Trust Co.



ROME C. STEPHENSON
Pres. St. Joseph Loan & Trust Co.



MERCHANTS NATIONAL BANK



HOME OF THE MERCHANTS NATIONAL BANK

Capital and Surplus \$100,000.00. Total Resources \$1,300,000.00.

Officers:

C. P. Ducomb, President; C. W. Coen, Vice-President; D. M. Coen, Cashier; Ira M. Ullery, Asst. Cashier.

Directors:

C. P. Ducomb; J. E. McEndarfer; O. A. Clark; Albert Meyers; K. C. DeRhodes; J. B. Campbell; Schuyler Rose; C. W. Coen; P. G. Stahley;

NOTE: This bank has recently declared

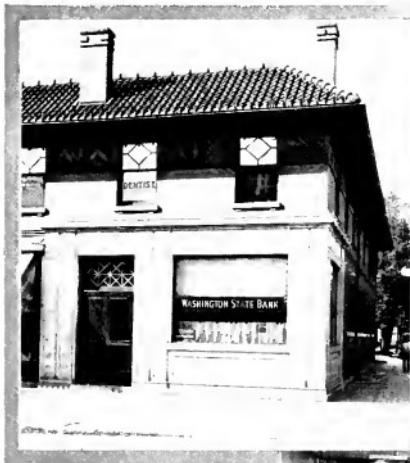
a 100 per cent dividend to its stockholders. This dividend comes from the surplus and undivided profits for the past twenty years and shows the wonderful expansion of South Bend and the growth of this bank. The capital stock of the bank will be increased from \$100,000.00 to \$250,000.00 at an early date.

This Bank is always alert to serve the community and with this idea in view is keeping open Saturday evenings from 7 to 8:30 to accommodate those not able to transact their business during regular Banking Hours.

COMMERCIAL INDUSTRIAL



WASHINGTON STATE BANK



Capital and Surplus
\$62,500.00, Total Re-
sources \$214,000.00.

Officers: George A. Knoblock, President; Albert E. Peltz, Vice-President; Joseph E. Neff, Cashier; V. B. Roderick, Asst. Cashier. Harry Pravat, Bookkeeper.

Directors: George A. Knoblock, Albert E. Peltz, Joseph E. Neff, Otto G. Nimitz, W. O. Davies, Harry E. Grube, Louis Segety.

The Washington State Bank was organized January 11, 1921. At the first meeting of the shareholders, the above directory was chosen. A short time later, the building located on the corner of Washington Avenue and Walnut streets was purchased, remodeled and equipped with up-to-date vaults and bank fixtures, and was opened for business January 3, 1922.

Those responsible for the growing business district in this part of the city had long felt

the need of a bank, and when the opportunity presented itself, did not hesitate to take advantage of it with the result that practically all the stock is controlled by residents of the district who are giving it their undivided support.

The Washington State Bank has become known as "The Neighborhood Bank" and has enjoyed a steady, substantial growth. The business is conducted by competent, courteous employees who can converse in all the languages spoken in the district, which makes it truly a neighborhood bank.

GEO. R. GREEN, L. E. GREENAN, H. GREENBLATT, CLARENCE R. GREENING, JOHN A. GRIEF, W. M. GREISINGER, H. O. GRIEGER, FRANK GRONTKOWSKI, R. A. GROSE, H. E. GROSS, S. GROSSMAN, DAVID GUILFOYLE, BOYD GURLEY, CLARENCE L. GUTHRIE, J. M. GUTHRIE, JOHN HABERLE, H. M. HAGEDORN, HARVEY L. HAGER, GEO. L. HAGER, DR.

COMMERCIAL INDUSTRIAL



SOUTH BEND BANKERS



STANLEY J. CHELMINIAK
Cashier Peoples State Bank.



C. J. JACKSON
Vice-Pres. Farmers Trust Co.



MICHAEL HAZINSKI
President Chapin State Bank.



GEORGE A. KNOBLOCK
President Washington State Bank.



JACOB WOLVERTON
Pres. St. Joseph County Sav. Bank.



BENJ. F. DUNN
Vice-Pres. St. Joseph County Sav. Bank



J. C. HISS
Cashier La Salle State Bank.



NORMAN BLUELEB
Secretary South Bend Clearing
House Association.



C. P. DUCOMB
President Merchants National Bank.

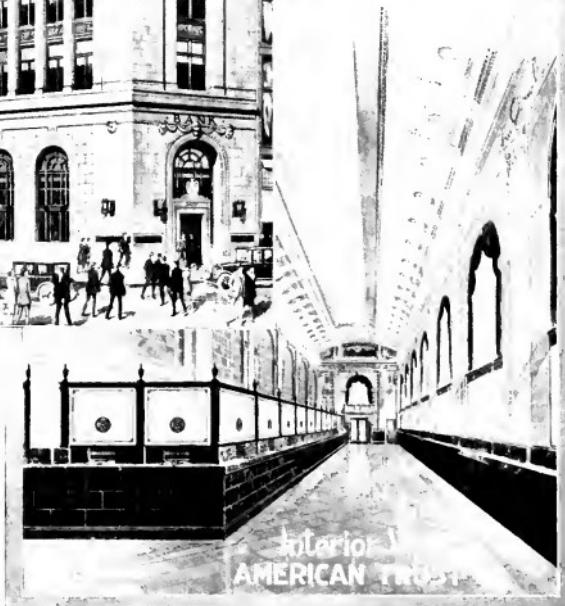
COMMERCIAL INDUSTRIAL



THE AMERICAN TRUST COMPANY



The
**AMERICAN
TRUST
COMPANY**



ALL contracts in connection with the erection of the new home for the American Trust Company have been let, and the building at the present time is in course of construction.

This building when completed will be one of the most up-to-date, convenient, and well equipped banking rooms in the state of Indiana.

The exterior will be of Indiana Limestone and will be four stories high. The bank will occupy the entire first floor and basement. The first floor will be 26 feet in height and will

contain 21 tellers' cages, with all modern improvements. It will also contain officers' space and private rooms for the use of the bank and public.

The interior will be finished in marble.

The mezzanine floor will have a Community

COMMERCIAL INDUSTRIAL



Room for the use of the public, on the Michigan Street entrance, a Directors' Room on the west side, and a working space which will have a capacity of about 40 employees.

The basement will house the Insurance Department of the American Trust Company, in which it will have suitable offices, fire proof vaults and private offices.

There will also be provided in the basement a room for men and also a room for women, which will be for the use of the customers of the bank. In addition, the deposit vault will be located here with provision for the employee who has charge of this department. The deposit box vault will be modern in every particular and will be provided with a new round door, which will weigh 38,700 pounds. The bank vault will be located in the basement and will be protected with a new modern rectangular door that will weigh 19,700 pounds. In addition to all of this protection the bank will have the A. D. T. service in connection with their vaults. The vault is connected to the banking room with a private elevator and also by stairs.

The telephone exchange will also be located in the basement.

Separate rest rooms and shower baths will be located in the basement for the use of the men and women employees of the bank.

The ventilation of the basement and mezzanine floor will be by a washed air system, the air being changed every six minutes.

The directors in constructing this building have made all possible arrangements for future growth, and feel that without making any additional changes or remodeling, the bank can easily take care of four times as much business as they have at the present time.

The American Trust Co., has a Capital and Surplus of \$415,000.00 with Total Resources of \$4,936,756.08.

Officers:

E. H. Miller, President; S. C. Lontz, Vice-President; J. B. Haberle, Vice-President; V. M. Royer, Secretary; J. A. Coquillard, Treasurer.

Directors:

E. H. Miller; S. C. Lontz; J. B. Haberle; J. A. Coquillard; H. S. Miller; A. A. Fulk; H. M. Sanders; H. J. Lederer; J. C. Ellsworth; W. F. Miller.



J. FRED CHRISTMAN
Member Chamber of Commerce



DR. C. A. LIPPINCOTT
Member Chamber of Commerce



GEORGE ROBERTSON
Member Chamber of Commerce

J. A. HARRIS, JOHN HARRIS, L. G. BARWOOD, GEO. H. HASTINGS, VERNON C. HASTINGS, B. S. HASWELL, EUGENE HAUCK, JOHN R. HAUGHTON, J. H. HAWBLITZEL, G. W. HAWKINS, E. HAWKINSON, S. N. HAY, MICHAEL HAZINSKI, A. M. BECKMAN, C. T. HEDGES, A. H. HELLER, WALTER, HELLER, DR. HARRY W. HELMAN, DR. C. A. HELMEN,

COMMERCIAL INDUSTRIAL



CITIZENS NATIONAL BANK



HOME OF CITIZENS NATIONAL BANK AND CITIZENS TRUST & SAVINGS BANK

Citizens' National Bank:

Capital and Surplus, \$900,000.00. Total Resources \$1,574,087.02.

Officers: C. Fassnacht, Chairman of the Board; Clement Studebaker, Jr., President; G. H. McMichael, Vice-President; Geo. L. O'Brien, Vice-President; R. G. Chalfant, Cashier;

ier; F. J. Schumacher, Asst. Cashier; H. P. Rausch, Asst. Cashier; C. H. Snoke, Asst. Cashier; Norman Bleuler, Asst. Cashier.

Citizens' Trust and Savings' Bank:

Capital and Surplus \$625,000.00. Total Resources \$3,666,651.25.

Officers: John A. Hibberd, Chairman of the Board; Marvin Campbell, President; G. H. McMichael, Vice-President; W. R. Baker, Vice-President and Treasurer; C. C. Shafer, Vice-President; Miles O'Brien, Vice-President; R. G. Chalfant, Secretary; H. P. Rausch, Asst. Secretary.

Directors: H. S. Badet; W. R. Baker; Fred A. Bryan; Marvin Campbell; C. Fassnacht; John A. Hibberd; Arthur L. Hubbard; G. H. McMichael; C. L. Millhouse; Fred W. Mueller; Geo. L. O'Brien; Miles O'Brien; C. C. Shafer; Clement Studebaker; Geo. M. Studebaker.

Combined resources Citizens' National Bank and Citizens' Trust and Savings' Bank \$8,210,-738.27.

The program of expansion which was inaugurated early last spring is fast nearing completion. The six story addition to our present building has been erected, the offices above the first floor are all finished and occupied. Work is progressing very rapidly in our new banking room, which when completed will

FRED HELMAN, JR., M. C. HENDERSHOT, A. N. HEPLER, FRANK E. HERING, C. C. HERR, JOHN A. HIBBERD, CARL HIBBERD, THOMAS L. HICKET, E. L HICKMAN, PAUL A. HIEREMANN, E. A. HIGGINS, JESSIE B. HIGGINS, WALTER M. HILDEBRAND, A. P. HILL, DR. J. W. HILL, O. R. HILL, FORREST HILLIER, H. C. HINDS, W. R. HINKLE, C. A. HISEY

COMMERCIAL INDUSTRIAL



be one of the most attractive, as well as one of the most efficient banking rooms in the state. Every convenience known to modern banking is being installed. Money and safety deposit vaults of the very latest improved type from the standpoint of safety and convenience for the public, are nearing completion. Two new elevators of the latest design and equipment are being installed. Entrance to these will

be from the lobby, also direct connection with the banking room during banking hours.

When completed our facilities will be practically doubled which will assure prompt attention to customers at all times and will be entirely adequate to care for our constantly increasing business, with the utmost dispatch and efficiency.



Sales Room Showing Largest Face Brick Display In the State

**STAPLES-
HILDEBRAND
CO**

**Building Supplies
Builders Specialties
Facing & Fire Brick**



Office and Yard Not Collected

Guy D. Staples,
President

Walter M. Hilderbrand,
Sec'y & Treas.

**GUARANTEED
MATERIALS**

T. M. HOBAN, C. R. HODGES, ALVIN D. HODSON, A. E. HODSON, MILO G. HODSON, GEO. J. HOFFMAN, JACOB HOFFMAN, F. M. HOLLISTER, C. L. HOLLOWELL, RALPH S. HOLLOWELL, HOME FURNACE CO., R. B. HOOVER, FLOYD M. HORNE, E. E. HORSPPOOL, R. F. HUBER, AL. W. HOSINSKI, O. E. HOTEL, E. T. HOWARD, ARTHUR L. HUBBARD, CHARLES

COMMERCIAL INDUSTRIAL



LA SALLE STATE BANK

Capital and Surplus, \$62,500.00. Total Resources, \$318,158.24.

Officers:

J. B. Weber, President; Dr. R. B. Dugdale, Vice-President; A. P. Perley, Secretary; W. J. McIntyre, Treasurer; J. C. Hiss, Cashier; L. E. Fiffe, Assistant Cashier.

Directors:

J. B. Weber, Dr. R. B. Dugdale, A. P. Perley, W. J. McIntyre, Joseph Coquillard, J. J. O'Brien, Otis S. Remine, L. B. Slaughter, Jacob P. Lechner.

This Bank opened for business December 21st, 1921, and is located on the East Side of the River.

In order to accommodate its customers in that neighborhood, is open Saturday evenings from 6 to 8 o'clock, which feature seems to be appreciated by its customers, who receive 1% on Savings Deposits.



HOME OF THE CHAPIN STATE BANK

Capital and Surplus, \$275,000.00. Total Resources, \$1,845,921.38.

Officers:

Michael Hazinski, President; A. G. Chelminiak, Vice-President; J. E. Neff, Vice-President; P. A. Joyce, Cashier; Leonore M. Chelminiak, Assistant Cashier.

Directors:

Michael Hazinski, A. G. Chelminiak, J. E. Neff, D. W. Place, W. A. Grzesk, G. A. Farabaugh, P. A. Joyce.

Organized April 6th, 1912 with a capital of \$50,000.00. Capital increased July 1st, 1921 to \$200,000.00 so as to maintain a sound ratio of capital to deposits which by that time had grown to \$1,500,000.00. Does an active commercial banking business. Prompt attention given to collection items. Pays 1% interest on Savings Deposits.



HOME OF THE LA SALLE STATE BANK

R. HUFF, DR. A. D. HUFFMAN, E. L. HULL, GEO. F. HULL, W. L. HUNT, GOE S. HUNT, ARTHUR R. B. HUNTER, J. N. HUNTER, DAVID HURWICH, M. HURWICH, M. L. HURWICH, EDWARD HISS, R. M. HUTCHINSON, C. W. HYDE, T. A. HYNES, F. H. INGERSOLL, H. E. ISEMAN, IWAN BROS., CLAUDE JACKSON, C. H. JACKSON, FRANCIS M. JACKSON,

COMMERCIAL INDUSTRIAL



SOUTH BEND STATE BANK



The South Bend State Bank was organized, March 5th, 1919, and a new modern bank building erected at 911 South Michigan Street, which it now occupies.

A total resources of nearly a million dollars shows the rapid growth which has been made since the doors were open for business January 2nd, 1920.

Capital ..	\$50,000.00
Surplus ..	12,500.00
Undivided Profit ..	5,000.00

Officers: President, Dick Johnson; V. President, L. C. Kreidler; V. President, Jos. E. Neff; Cashier, F. W. Van Antwerp.

Directors: Dick Johnson; L. C. Kreidler, Jos. E. Neff, F. W. Antwerp, Dr. H. E. Viton, G. A. Farabaugh, Q. N. Taggart.

PEOPLES STATE BANK

THE Peoples State Bank opened for business Dec. 22nd, 1919, in its own new building at 1222 W. Division Street, and the business done in this short time proves conclusively the need of a good banking institution on the West Side of the City. The Stockholders comprise more than one hundred of the most prominent citizens of that section, and the outlook for the future is very promising. The bank has deposits at present totaling \$860,000.00. 4% interest is paid on Savings Deposits. Besides general banking business an insurance bureau is maintained also Foreign Exchange Department. For the benefit of its customers, the bank is open Saturday evenings from 7 to 8:30.

Capital, \$50,000.00; Surplus, \$12,500.00; Undivided Profits, \$5,500.00; Resources, \$950,000.00.

Officers and Directors: C. S. Smogor, President; J. T. Niezgodski, First Vice-President; A. M. Bukowski, Second Vice-President; Stanley J. Chelminski, Cashier; L. Stanley Beeczkiewicz, Asst. Cashier; J. V. Wypisynski, J. P. Rozlochowski, G. W. J. Kalczynski, K. Fiwek, F. A. Labuzienski.



HOME OF THE PEOPLES STATE BANK

GEO. D. JACKSON, H. J. JACKSON, T. W. JACKSON, AUGUST B. JAHNKE, FLOYD O. JELLISON, T. J. JENA, AL. JOHNSON, REV. E. GARFIELD JOHNSON, G. M. JOHNSON, O. P. B. JOHNSON, E. F. JOHNSTON SR., A. E. JONES, NELSON L. JONES, RALPH C. JONES, VICTOR F. JONES, C. A. JORDAN, P. A. JOYCE, JAMES A. JUDIE, M. L. KAHN, KALE AND BRYAN

COMMERCIAL INDUSTRIAL



SOUTH BEND BANKERS



D. M. COEN
Cashier Merchants National Bank



F. W. ANTWERP
Cashier South Bend State Bank



C. W. COEN
Vice-Pres. Merchants National Bank



P. A. JOYCE
Cashier Chapin State Bank



DICK JOHNSON
President South Bend State Bank



J. A. COQUILLARD
Treasurer American Trust Co.



GEO. TOTH
Cashier Toth State Bank

TOTH STATE BANK

Capital \$50,000.00

Total Resources \$260,000.00

OFFICERS: Frank Lassu, President; T. Drobny, Vice President; George Toth, Cashier; Wilma Sabo, Asst Cashier; Joseph J. Kovacs, Secretary.

DIRECTORS: Frank Lassu, T. Drobny, George Toth, Joseph J. Kovacs, Steve Gergaetz, Steve Toth, Ferdinand Miludich.

The Toth State Bank organized April 20, 1921, opening for business May 2, 1921, has grown in pace with the general expansion of South Bend. Located at Chapin and Ford Streets, opposite the great Oliver Plant which employs thousands of men, it takes its place as a general exchange on pay days for both the Studebaker and Oliver Institutions.

From the very beginning, the Toth State Bank has been popular and its deposits have constantly increased.

Mr. Frank Lassu, President, George Toth, the cashier, and all the directors, are well and popularly known in banking circles and to the people of all nationalities, especially among the Hungarian, German and Slav population of the district, who take advantage of the banking facilities offered in their respective neighborhood.

The Toth State Bank will continue to grow with Greater South Bend.

COMMERCIAL INDUSTRIAL



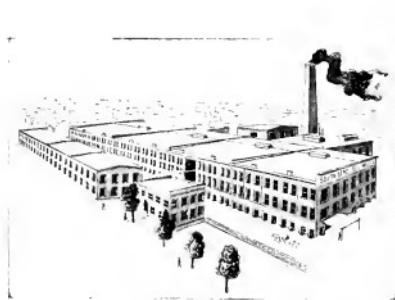
HOME OF THE FARMERS TRUST COMPANY

Capital and Surplus \$250,000.00. Total Resources \$1,500,000.00.

Officers: Arthur L. Hubbard, President; Fred W. Keller, Vice-President; Claud J. Jackson, Secretary and Treasurer.

Directors: Arthur L. Hubbard, Fred W. Keller, Dr. Charles A. Lippincott, John L. Shafer, Harry M. Weiss, William Engel.

This bank does a general banking business and acts as guardian and trustee for estates. Its insurance department is the best in Northern Indiana.



HOME OF THE SOUTH BEND TOY
MANUFACTURING CO.

Manufacturers of Children's Vehicles, Toys, Doll Cabs
Crescent Children's Cedar Chests, Furniture, etc.



HOME OF THE MORRIS PLAN COMPANY

G. W. J. KALCZYNSKI, JOSEPH E. KALEY, DAVE KANCUZEWSKI, J. W. KAUFER, W. E. KEEFE, W. E. KEIM, FRED W. KELLER, P. E. KELLER, R. S. KELLER, A. H. KELLEY, LEDERER AND GINZ KELLEY, E. L. KELSEY, J. H. KELSEY, WM. J. KENNEDY, KIDDER, E. L. KEIFER, GEO. L. KIES, TECUMSEH KILGORE, H. V. KIMBLE, KARL KING, C. A.

COMMERCIAL INDUSTRIAL



THE MORRIS PLAN COMPANY OF SOUTH BEND

THE Morris Plan Company of South Bend, 120 South Main St., is an organized system planned and operated especially to furnish borrowing and investing facilities to people of moderate means; to firms and corporations, who either because of limited responsibility or resources, or because loans are wanted for a longer time and can not be accommodated at commercial banks.

The first Morris Plan Company was organized in 1910, at Norfolk, Va. It is now successfully operating in over 100 cities of the United States. The Morris Plan Company of South Bend was organized in December, 1914, and the first loan was made January 22, 1915. Some of the best known business men of South Bend have been connected with its management since its organization. The present officers and directors are:

Dr. R. L. Senenich, President.
Mr. C. C. Herr, 1st Vice-President.
Mr. W. H. Tupper, 2nd Vice-President.
Mr. H. J. Lederer, Secretary.
Mr. S. R. Dunnuck, Treasurer.
Mr. A. Millbern, Manager.
Mr. Frank Gilmer, Attorney.
Mr. A. H. Heller, Heller & Son Furniture.

Mr. C. L. Hibberd, Hibberd Ptg. Company.
Mr. A. G. Rumpf, Sec'y and Asst. Treas.
the Studebaker Corporation.
Mr. Harry Weiss,
Dep't. Mgr. Wilson Brothers.

In the operation of the business, unnecessary borrowing is not encouraged—but, loans are made for useful purposes to people who can satisfy the management that the credit asked for is in keeping with the Plan, and that the payments have been carefully arranged for. Loans are made in any amount from \$25.00 to \$5,000 for not longer than one year—the need and income determining the amount and time.

The Morris Plan also provides for and encourages thrift in a systematic way, through the regular savings accounts and savings and life insurance combined. The Morris Plan works on the plan that whether you save with them or not, save something, somewhere.

The Morris Plan is a dignified business-like way of furnishing financial aid, and is dedicated to the proposition that all persons are entitled to credit for useful purposes, provided they are planning carefully and wisely.



A. MILLBERN, Manager
The Morris Plan Company of South Bend

KINGSLEY, KINYON BROS., GEO. W. KINZIE, ROBERT P. KIZER, ALFRED KLINGEL, OTTO KNOBLOCK, R. B. KOCH, R. C. KOEGAN, CHAS. KRATSCH, LOUIS C. KREIDLER, HIRAM C. KREIGBAUM, B. J. KREIDER, C. H. KRYDER, KUBIAK C. A. PAUL O. KUEHN, OTTO W. KUEHN, R. R. KUEHN, C. K. KUEHNE, DAN KUESPERT, JOHN B. KUESPORT.

COMMERCIAL

INDUSTRIAL



The Home of CLEMENT STUDEBAKER JR.



COMMERCIAL INDUSTRIAL



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SOUTH BEND PARKS

SOUTH BEND is a good place to live and play as well as work. Including the recent magnificent gift by Mr Albert Russell Erskine, President of the Studebaker Corporation, of 120 acres of land to the City of South Bend, the park system of the city now embraces approximately 500 acres. "Keep off the Grass" signs have long been removed and nowadays citizens are not merely permitted to look at the parks for which they have paid, but are encouraged to enjoy them.

Howard and Leeper parks located on the banks of the picturesque St. Joseph River, are real beauty spots.

Here during the summer months thousands of our citizens including women and children take advantage of these delightful shaded spots, either for rest or recreation. It would indeed be difficult to find in any city a more beautiful or better managed park system than right here in South Bend, and this may also be said

of our boulevards, play grounds and natatorium. And here the thought comes to me, of all the thousands of our citizens who take advantage of these public and beautiful recreation facilities, how many stop to think of those to whom we are indebted for the privileges we today enjoy?

The present Park Board consists of Mr. Richard Elbel, Mr. George M. Platner, Mr. W. W. Ridenour and Mr. Otis Romine.

Mr. Richard Elbel is known throughout the State as the "Dean of South Bend Parks." He is the only charter member of the South Bend Park Commissioners, having served continuously and untiringly for twelve years. He and Col.

Foster of Ft. Wayne, are the two men of longest continuous service in Indiana. They serve without salary and Mr. Elbel has always insisted on paying his own traveling expenses also. He has been appointed by four different mayors elected on different political tickets. Because of temperament, a life time training along artistic lines, he being a capable musician, his ability to serve and his sincere efforts to better the community and his fellow man have caused him to be recognized as indispensable to the city in the development of its park and boulevard system.

In 1920, Mr. Elbel was elected President of the State Park Association and it was he who first conceived the idea of a beautiful boulevard system around the city. During

the past twelve years he has spent countless hours of persistent effort in this behalf and has finally obtained link by link, grants of land 100 to 200 feet wide from property owners all the way from Leeper Park to the four mile bridge. Progress is now being made to grade this stretch for paving in the near future.

Mr. Elbel tells a most interesting story about the development of South Bend Parks,



RICHARD ELBEL
"Dean of South Bend Parks"

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and of the hardships overcome, and during this early period of the work he gives the highest praise to the following gentlemen:

Judge T. E. Howard, Ex-Mayor Chas. L. Goetz, Ex-Mayor Keller, and Geo. E. Kessler, the Landscape Architect, besides the former members of the board. These include Dr. E. J. Lent, Simon Greenbaum, Horace Green, Irving Jackson and Carl D. Britton.

After telling of the early history of the parks, Mr. Elbel says:

SOUTH BEND PARKS

By RICHARD ELBEL, Dean of South Bend Parks.

From comparatively small beginnings the park board in its 12 years of existence has worked up a creditable system of parks. It has accomplished much on very meager funds and the work has not been easy. Yet, looking back over these years, some consolation is gained from what has been accomplished.

During the Chas. L. Goetz administration a most advantageous purchase was made of 35 acres in Studebaker Park, 25 acres in Kaley Park, 4 acres for Playfield in Leeper Park, and an addition to Howard Park. This was real foresight and will forever stand to the great credit of Mr. Goetz.

During the Keller administration the purchase of 103 acres in Rum Village was accomplished, also of twenty acres in the northwest part of the city, west of Oliver street, to take care of future needs. The purchase of 100 or more acres in Rum Village is a thing any administration might be proud of and will rebound each year more to Mr. Keller's credit. Later some 14 acres known as the Woods tract, across the river from St. Mary's was presented to the city by Mr. and Mrs. Harry L. Woods.

EXPANSION IS RAPID

The parking area of the city has now grown to about 434 acres and has grown immeasurably in the service it is rendering to the public and in the contentment it has added to the residents of the city. One very important thing should be noted in this regard: all things done by way of improvements by other boards in the city are at their best and highest value when put in—meaning pavements, schools, water works, etc., all of these things are wearing out and grow less in value year by year, but the work done by the Park Board grows in value every year as the city grows. Every acre it now has is worth a vast deal more than when it was purchased.



RIVER FRONT IN HOWARD PARK

DELMER LEER, BERT R. LEHAN, NOAH C. LEHMAN, S. C. LEHMAN, H. LEMONTREE, C. J. LENHARD, DR. E. J. LENT, J. J. LEVY, CHARLES R. LEWINSKI, A. D. LEWIS, B. W. LEWIS, CHAS. S. LINDAHL, DR. C. A. LIPPENCOTT, S. W. LIPMAN, ABE. LIVINGSTON, LEON LIVINGSTON, J. H. LLOYD, W. S. LODYGA, H. L. LOEHR, A. W. LOGSDON,

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and the consistent improvements have made the property very much greater in value.

This means that every piece of property in the neighborhood is worth a great deal more and means to the city a greater return in taxes. Property owners ought to be quite willing to stand that. The work of the Park Board, therefore, pays for itself many times over, not only in aesthetic value and beautification of the city, but in dollars and cents. The increased taxes come back to the city every year because every year the taxable value of this property keeps mounting.

During almost the entire existence of this board, A. P. Perley has been its superintendent and secretary. The splendid development and beauty of the parks and boulevards of South Bend is well known all over the state, and drew forth wonderful encomiums of praise from all the visiting boards at the time of the State convention of the Indiana Park Depts. here three years ago. At that time the writer had the honor of serving as President of the State Association. By virtue of this fact, he is an honorary life member.

COMPLETING RIVERSIDE DRIVE

The board has now nearly completed the work of connecting pieces of property and has succeeded in tying up a boulevard all along the river from the present end of Riverside Drive at the Three I bridge at Mosquito Glen.

The last two pieces of property for this purpose, amounting to quite a large number of acres, were just recently granted to the city by George and Elizabeth Alward and Oscar Ludwig. Work is now progressing on these drives, and when finally completed there will be nothing handsomer in the state. It is anticipated that there will be, in course of time, a boulevard running as far north as St. Joseph, Mich.

After a dozen years of effort this project is actually taking shape while on the north side of the river and to the east of the city a continuous stretch has now been acquired reaching up to and beyond Mishawaka. There is now or soon will be a continuous drive of twelve miles along the river. The fruition of this age old dream is one of the finest and biggest pieces of work the board has ever done.

A ROSE GARDEN

The coming year the board is looking forward to the working out of another of its pet plans, the establishment of a Rose Garden in Leeper Park. It will probably take the shape of a sunken garden and at least, three hundred varieties of rare roses will be grown.

CONCERNING RUM VILLAGE

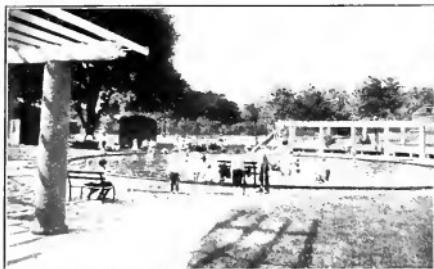
Outside of the accomplishment of the Riverside Boulevard the most important thing to the citizens of South Bend is a project which



LAGOON IN LEEPER PARK

A. M. LONG, R. E. LONG, MRS. HELEN M. LONGLEY, C. M. LONTZ, D. R. LONTZ, THEO. LORENZ, THOS. J. LOVE, A. N. LOVGREN, J. D. LOVELAND, NICHOLAS LOVELL, I. W. LOWER, O. E. LUDWIG, IG. LUKASZEWSKI, JOSEPH. LUTHER, C. P. LUXTON, HERMAN E. LUTZ, C. W. LYNCH, C. O. McCARTY, R. M. McCARTAN, REV. ARCHIBALD MCCLURE.

COMMERCIAL IN DUSTRIAL



WADING POOL AT LEEPER PARK

should have been accomplished long ago. When the 103 acres were acquired at Rum Village the only mistake made thereby was the limited amount of acreage bought. Two or three hundred additional acres should be immediately added to this tract. The purchase of this ground must somehow be accomplished and that soon.

KESSLER ADVOCATED PURCHASE

The climacteric conditions now confronting the board on this question are such as to make an early start along this line not only advisable but absolutely necessary.

Mr. Kessler was asked what would such a tract be worth to a city like St. Louis or Chicago.

He smiled blandly and said with a waive of his hand:

"Millions, millions!" And, he said, "it is worth immense sums right here to South Bend, not only now, but especially in the future. Let me emphasize the fact that this tract should be acquired now while it may be done at a tenth or perhaps a hundredth part of what it would cost in a few years."

NEW PARK IN NORTH SECTION

The most urgent matter before the board is the acquisition very soon of a certain large tract it desires in the north section of the city. Part of the city has been neglected. The tract referred to is topographically the most beautiful in this locality. It has features still more

handsome than Rum Village, but for obvious reasons the exact location is not yet being divulged. This is the most serious and immediate proposition before the board.

Since the great success of the golf links in Studebaker park the board has been besieged by many individual citizens and by written petitions asking for the establishment of an eighteen hole golf course.

ERSKINE PARK

South Bend has at last produced a citizen with a heart and soul big enough to encompass the good of all its citizens and to show it in a practical manner. Some of our people have heretofore donated small tracts, but now comes Mr. Albert R. Erskine, head of the Studebaker Corporation, who had just donated a handsome tract of 120 acres of rolling and partly wooded land on the Miami Road, just west of his magnificent new residence. Mr. and Mrs. Erskine have certainly endeared themselves to the public and have thereby shown their faith in South Bend—the best city in the country. Mr. Erskine had made provision for this donation in his will but decided he might as well give it now so people could enjoy it with him while living. Wise Old Owl! He has shown others how to give. Not a string was tied to this generous gift. The Erskines evidently feel that a gift such

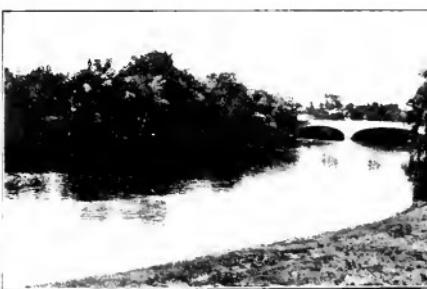


ARTISTIC BRIDGE AT LEEPER PARK

COMMERCIAL INDUSTRIAL



SCENE FROM STUDEBAKER PARK



BRIDGE AT LEEPER PARK

as this will enshrine themselves in the hearts of a happy people and its joyous children, many of them yet unborn. Generations to come will sing their praises and Erskine Park will be a far better monument than a mausoleum of tons of cold stone that few ever see. It is highly probable that the much desired 18 hole municipal golf course will be here worked out. A general plan of the Park designer will of course, be made first. A small part of this tract will be used for a Nursery as the soil will lend itself well to the purpose. Beautifying features will be applied as fast as the board's means will allow. 120 acres is at present the largest single park tract the city owns. The board will esteem it a real

pleasure to visualize and to work out the details of it development.

Everywhere is emphasized more and more the need of growing cities for these beauty spots, where not only recreation may be had but also the rest and growth of soul that may be gained in the quiet contemplation of the greensward, the splendid trees and the sweet song of birds, nature's sweetest music. The object of the Park Board may perhaps be best expressed in D'Artagnan's wonderful slogan: "All for one and one for all."

NATATORIUM A GREAT ASSET

The building of the natatorium by the Park Board was accomplished by means of a special



THE NEW PUBLIC NATATORIUM

D. J. McNAMARA, HUGH B. MCVICKER, C. A. MACDONALD, DONALD MACGREGOR, J. J. MACQUIRE, WARD E. MACK, W. J. MAILHOIT, A. B. MAINE, JOS. J. MAKIELSKI, DR. J. A. MALONEY, E. E. MANGOLD, FRANK J. MANN, GOLDEN D. MANN, U. G. MANNING, J. MARCHELEZVICZ, WALTER F. MARTIN, C. L. MASON, L. C. MASON, R. D. MASS, GEO. J. MASSEY,

COMMERCIAL INDUSTRIAL



law passed by the legislature permitting this. It is the belief of the board that as the citizens actually see the natatorium in use they will observe its value to the whole city and will only then begin to appreciate it. It was erected in the most approved and up-to-date manner and is conducted in the most sanitary and modern method. The board intends to carry it on in such a manner as to attract its patronage from every part of the city.

A filtering and violet ray device known as the R.U.V. system was installed. This is the system which has proven so satisfactory in keeping the very best of sanitary condition of the water that is used at the Culver Military Academy and in all the larger cities and the finest pools elsewhere. The board has taken great pride in the erection of this natatorium. It is a great step forward.



HOME OF BIRDSSELL MANUFACTURING CO., SOUTH BEND, IND.

This great manufacturing establishment has been more than sixty-five years in the field of South Bend's industries, having been established in 1855. It is the largest factory of its kind in the world, and here it is that the world-famed Cast and Steel Stein Farm and Freight Wagons, Clover and Alfalfa Hullers, Wind Stackers and Automatic Feeders are made and shipped to all parts of the world. J. C. Birdsell is President and Treasurer, S. B. Pace, Vice President, W. J. McIntyre, Secretary.

JOHN M. MATSON, ADOLPH MATTES, WM. MAURER, HARRY H. MAUS, ARTHUR L. MAY, N. E. MAY, A. R. MAYER-FELD, RONALD M. MAYSTER, F. L. MENDEZ, A. C. MENDOCK, E. H. MERRILL, GUST METROMARAS, E. H. METZ, J. S. METZLER, AUGUST J. MEYER, ALLEN MILBURN, ARTHUR L. MILLER, E. H. MILLER, F. A. MILLER, H. G. MILLER

COMMERCIAL INDUSTRIAL



CHAMBER OF COMMERCE

THE commercial, industrial and financial status of a city is usually reflected in the achievements and prominence of its Chamber of Commerce.

Regardless of population, there is no city in the United States whose Chamber of Commerce is organized on a broader scope, and whose activity and influence is more widely felt than are those of the Chamber of Commerce of South Bend. F. A. Miller Editor of the South Bend Tribune, was the first president of the organization.

With its large and steadily increasing membership of business and professional men whose interests and widely differing activities labor for the common good of South Bend and whose purpose is to serve the whole community, its brilliant record of achievement has brought the highest commendation from both within and without the State.

It's platform stands for "Service For the Greatest Number."

With its activities co-ordinated and segregated through the machine like working of various Bureaus and Committees, a watchful eye is kept on movements or opportunities in many lines, to the end that the powerful influence of this active body may be directed along lines of the greatest usefulness. No opportunity that would be beneficial to South

Bend is overlooked and the past record of deeds accomplished has earned for the Chamber the highest praise and confidence of our citizenship familiar with its achievements.



FRANK J. GREEN
Manager, South Bend Chamber of Commerce

Those who are not actively engaged in the work of the Chamber of Commerce, have little conception of the momentous questions which are presented for solution and of the great work accomplished for the betterment of the city in which they live.

The general officers of the Chamber of Commerce must always be in touch with the great questions, national or otherwise, that have to do with the government of cities, and with the enactment of laws that may, or may not, affect the well being of their own city.

They must be in touch with questions of transportation and be prepared with accurate data to protect shippers' interests affected by state or federal legislation; to

keep in touch with foreign trade and be able to advise local manufacturers with reference to methods of promoting the same; to be on the constant lookout for new industries for South Bend, special efforts being made to increase the already great diversity of local manufacturers; to compile commercial and industrial statistics and distribute widely facts about industrial South Bend.

COMMERCIAL INDUSTRIAL



DIRECTORS.—SOUTH BEND CHAMBER OF COMMERCE



E. F. JOHNSTON, Sr.



A. H. HELLER



G. M. JOHNSON



G. C. BINGHAM



A. FRANK EBY



F. A. BRYAN



FRED W. KELLER



M. W. O'BRIEN



N. R. FELTES

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These are only a few of the great questions that concern the general welfare, other subjects being taken care of by Bureaus and Committees, but are sufficient to warrant every good citizen in giving his active thought and support to his Chamber of Commerce.

Among the more important Bureaus of the South Bend Chamber of Commerce, each under an active head, may be mentioned the following: **Traffic; Safety and Fire Prevention Council; Merchants; Housing; Employment; Information and Investigation.**

The Committee System is organized under the following heads: **City Plan; Civic Organizations, Cooperative; Hospitals; Federal Building; Finance; Health and Sanitation; Industrial; Labor Relations; Legal; Legislative; Membership; Public Affairs; Special; Teachers Federation and Track Separation.**

Under the Committee plan only a Chairman is appointed, he in turn choosing his associates to complete each special task assigned the committee.

In addition to the working Bureaus and Committees, the Chamber of Commerce building is headquarters for thirty-five different organizations, and is the office of the Veterans' Bureau; the Federation for Social Service; the American Red Cross, and the Boy Scouts of America.

Every Bureau and every Committee of the Chamber of Commerce is an active body. Space would not permit a detailed statement of the service rendered, but an idea of the work accomplished may be had from the mention of a few pointed facts:

The employment Bureau has actually placed in positions up to August first, 1,668 men and 222 women. This means that the Bureau personally investigated the applicants, ascertained their condition, their health and the character of work best suited in their particular case. This department cooperates with the American Red Cross, Anti-tuberculosis League, Associated Charities, Police Department, American Legion, Y. W. C. A., the Business Colleges and the Vocational

Educational Department of the Public Schools. It also has served employers in the following places: St. Joseph, Niles, and Dowagiac, Michigan, Chicago, Plymouth, Hartford City, New Carlisle, Walkerton, and with farmers in Northern Indiana and Southern and Western Michigan.

The Housing Committee has found housing accommodations for 4,020. The demands upon this service is greater than the supply as is testified to by the fact that 5,612 requests for such accommodations have been received.

In the matter of furnishing information, the Chamber is called upon for every conceivable service from spelling words correctly over the phone to furnishing data on matters of vital importance. Up to August 1, information had been furnished personally and by phone in 27,115 instances, while information requiring investigation has been furnished 4,689 inquirers. The information department has a complete file of data of general interest in addition to a library of city directories of 220 cities covering every State in the Union.

In the Investigation Department a complete service is rendered banks and individuals whether members of the organization or not and the savings in dollars cannot be computed.

The Chamber is affiliated with and receives the confidential reports of the Indiana Securities Commission. Crooked operators, solicitors and the "Blue Sky" artists know the reputation of this department. Thirty-five cities in Indiana clear information through the South Bend Chamber of Commerce which is affiliated with the Chamber of Commerce of the United States and some 1500 other Chambers and Trade Organizations.

The Safety and Fire Prevention Council is a new venture in public service. The title of the department explains its purpose. Already the Vigilantes of the Council are performing a wonderful work in correcting infractions of the traffic laws and every effort is put forth to reduce the loss of life, accidents and fires in South Bend and to make it a safe City in which to live.

S. MONTGOMERY, C. R. MOORE, E. P. MOORE, LEO MOORE, G. A. MOREHOUSE, JOHN S. MOORE, W. T. MORGAN, E. M. MORRIS, FRANK H. MORRIS, W. A. MORTENSEN, THOMAS D. MOSS, DR. T. P. MOYER, DR. P. K. MULLANY, FRANK J. MURRAY, DR. D. H. MYERS, DR. EDGAR H. MEYERS, F. H. NEGLEY, PLINY NAVY, JOSEPH E. NEFF,

COMMERCIAL INDUSTRIAL



The Traffic Bureau, whose purpose and functions are too numerous to mention, is one of the Chamber's most active departments. Suffice to say, that since January 1, of this year, this department has secured reparation for its members of over \$13,000.00

With this cursory statement of the work now being done, it is not an exaggeration to state that the South Bend Chamber of Commerce stands at the very forefront of community service. Its staff of seven persons are prepared and ready twenty-four hours each day to give of the best of themselves that South Bend may profit. The organization owns its own home and is non-profit making in its operations.

The influence of the Chamber is far reaching. Its voice has secured attention in the Legis-

lature of the State and at Washington. It is recognized as a factor by the Government. The State, City and County officers have complimented the Chamber on its work and for the fearlessness of its decisions and actions.

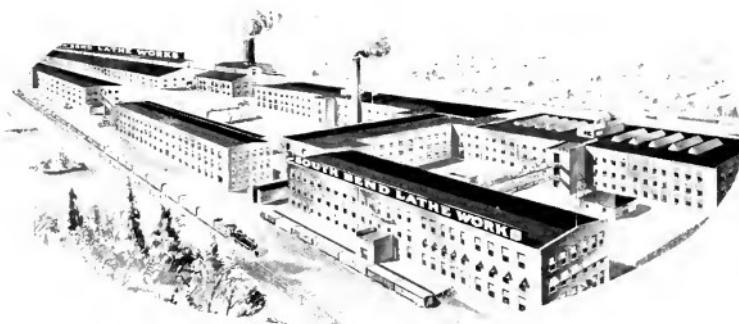
The record of the organization cannot be itemized for space will not permit. Suffice it is to say that every conceivable form of service has been asked for and freely given.

The possibilities of the Chamber are limited only by the needs of an ever expanding community and the unanimous support of its citizens. Created to serve, the South Bend Chamber of Commerce will write in large letters in the history of the city and county, a record of achievement of which every citizen may well feel proud.

ONE OF SOUTH BEND'S WORLD FAMED INDUSTRIES

THE South Bend Lathe Works was established in 1906, by the O'Brien Brothers, M. W. O'Brien and J. J. O'Brien, who are the present owners. The Company manufactures a complete line of screw cutting engine lathes ranging in size from 9" swing to 24" for use in machine shops and metal working industrial plants. The factory is devoted to the manufacture of lathes exclusively. It has a

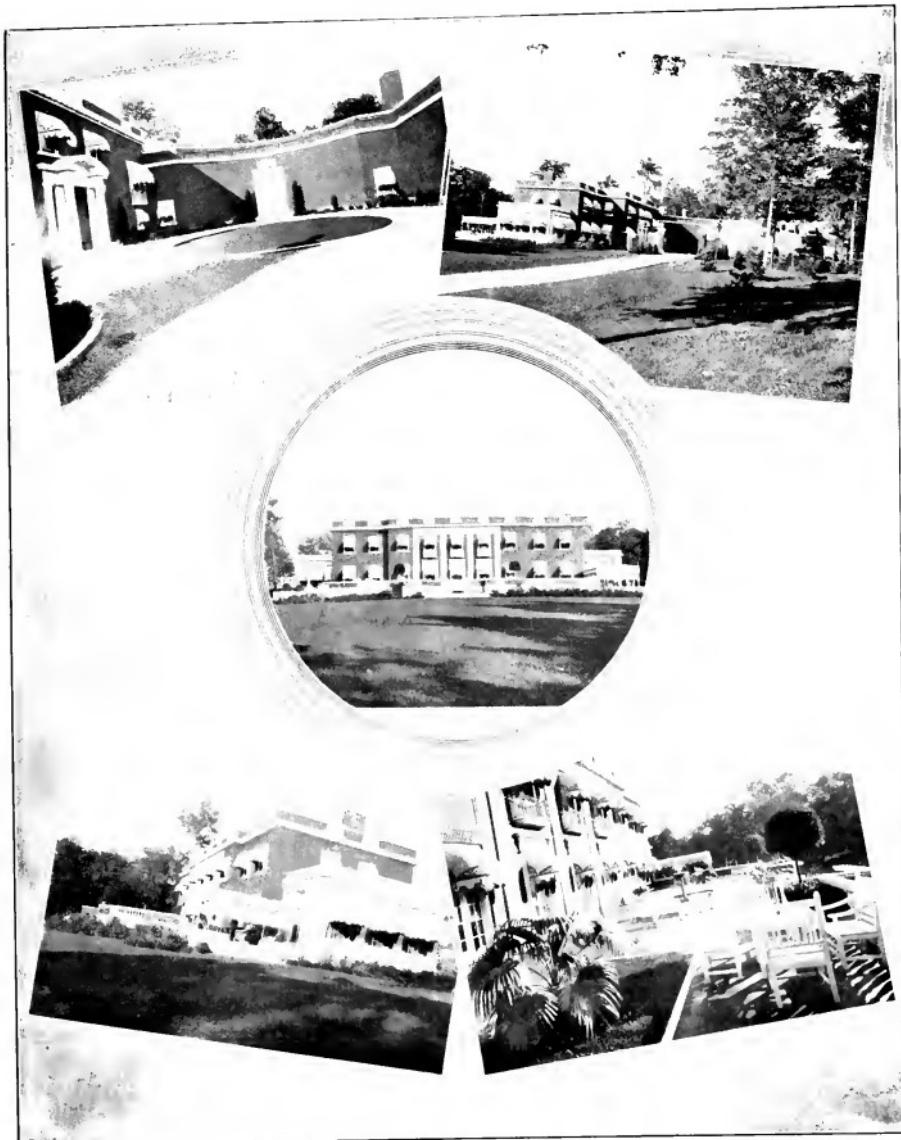
complete equipment of modern machinery, tools and jigs for the manufacture of accurate interchangeable parts. The Company employs between four and five hundred skilled mechanics and has a productive capacity of five hundred lathes per month. In addition to the domestic business the Company has for twelve years, enjoyed a large foreign trade, selling to sixty-four countries thruout the world.



FACTORY OF SOUTH BEND LATHE WORKS
Manufacturers of South Bend Lathes

JOHN E. NELSON, L. A. NEMECK, G. M. NIVENS, E. R. NEWLAND, W. E. NICHOLS, W. H. NICHOLS, N. A. NICOLAI, CHARLES H. NIES, V. A. NILES, W. F. NITSCHE, E. W. NEVIN, F. C. NOBLE, M. HOWAK, LENN J. OARE, ROLAND OBENCHAIR, CHAS. M. OBERLIN, J. J. O'BRIEN, GEO. J. O'BRIEN, W. W. O'BRIEN, W. D. O'BRIEN, D. O'CONNOR, REV.

COMMERCIAL IN D U S T R I A L





HOW STUDEBAKER HAS CONTRIBUTED TO THE GROWTH OF SOUTH BEND

THE growth and progress of South Bend and that of Studebaker furnish an interesting and dramatic parallel. In fact, there is no case on record where any single institution has played a more important role in its community development.

South Bend was a mere hamlet when Henry and Clem Studebaker started in business here in 1852 under the firm name of H. and C. Studebaker with cash and resources consisting of \$63 and two forges. Their business was blacksmithing and wagon building. And from that time until the present, a span of more than seventy years, the name of Studebaker has been linked prominently with every development of overland transportation.

The first Studebaker wagon was a crude vehicle, but it was better than any other wagon of its day—more strongly built and more durable. And with that first wagon there were inaugurated certain ideals of manufacture—honest product, fair prices and integrity in all dealings which have continued throughout more than two generations of continuous manufacture and which are one of Studebaker's greatest assets. These cardinal principles of quality, dependability and unequalled value of product, plus absolute satis-

faction to every one who deals with the House of Studebaker, have been instrumental in Studebaker reaching its position as the world's largest builder of six-cylinder cars.

The history of Studebaker is one of the most inspiring among the industrial annals of the nation, because it recites the struggles of these sturdy pioneers through periods of ups and downs and finally their triumphs in which, fortunately, it was the good fortune of the founders to participate.

After John M., Peter E., and Jacob F. Studebaker had joined fortunes with Henry and Clem, Studebaker Brothers Manufacturing Company was organized under the statutes of Indiana on March 26, 1863, with a capital of \$75,000. The factories then covered four acres of ground and the number of mechanics was 110. In 1870, the first branch house was established in St. Joseph, Mo.

Factory expansion went on apace, business grew and in 1875 the capital stock was increased from \$75,000 to \$1,000,000. Another increase to \$3,600,000 followed in 1896 and in 1906, \$1,500,000 of six percent preferred stock was issued for cash.

In the meantime, sons and sons-in-law of the Studebaker Brothers became active in the



ALBERT RUSSEL ERSKINE
President Studebaker Corporation

JOHN OHARA, J. D. OLIVER, JAMES OLIVER 2nd, J. D. OLIVER JR., DR. THOS. OLNEY, H. OLSEN, GEO. J. OLTSCHE, WM. P. O'NEILL, L. ONE WAI, RALPH C. OSBORNE, GEO. W. OWENS, S. R. PACE, ROLLO PAGE, JOHN B. PAGIN, WALTER M. PALKA, GEO. C. PALMER, W. G. PALMER, JOHN PARKER, SAMUEL PARKER, SAM PASCOE, A. E. PATCHIN, GEO. W. PATTERSON, D. O. PAULSON.

COMMERCIAL INDUSTRIAL



management of affairs. Col. George M. Studebaker, Clement Studebaker, Jr., J. M. Studebaker, Jr., and Frederick Studebaker Fish served apprenticeships in different departments and rose to important official positions. So did Nelson J. Riley, of St. Joseph, Mo., Charles A. Carlisle, of Toledo, H. D. Johnson, of Monroe, Mich., and William R. Innis, of New York.

Being the world's largest producer of horse-drawn vehicles, it was inevitable with the advent of the automobile that the company should become interested in this new means of travel. As early as 1897, Studebaker built and experimented with a "horseless vehicle," as it was described in the minutes of the directors, and in 1902 the company launched into the manufacture of complete electric runabouts and trucks, of which 1,841 were produced up to 1912 when the manufacture of electrics was abandoned.

The company engaged in the manufacture of gasoline cars in 1901, and during the next seven years built and sold 2,481 passenger cars and trucks. In 1908, Studebaker effected an agreement with Everett-Metzger-Flanders Company of Detroit, the business, plants, assets and trade names of which were taken over in 1910. From that time on, the building of Studebaker cars was divided between South Bend and Detroit. Later, a Canadian factory in Walkerville was erected for the building of cars for distribution in Canada.

The next big step was the organization of The Studebaker Corporation, which acquired the business, plants and trade names of Studebaker Brothers Manufacturing Company, Everett-Metzger-Flanders Company and their subsidiary companies. The Studebaker Corporation was incorporated February 14, 1911 with an authorized capitalization of \$15,000,000 preferred stock and \$30,000,000 common stock. Soon thereafter the ability and genius of Albert Russel Erskine was acquired, and he became president of The Studebaker Corporation, an office he has held continuously since that time and in which he has directed many of the outstanding achievements in the history of the automobile.

Aside from the general growth of The Studebaker Corporation, Mr. Erskine has performed

many important services which show that his life and interest are devoted to making possible a greater and better South Bend. Chief among these, perhaps, was the decision to erect here the most modern automobile plant in the world. One half of this plant was completed early in 1920. It was designed and built exclusively for the complete manufacture of the Studebaker Light-Six models, and in 1922 is operating upon a 50,000-car-a-year-schedule, with 9,000 workers employed. Since the sale of the Studebaker wagon and harness business recently, the buildings formerly devoted to wagon making have been converted into closed car body plants and are the scene of even greater activity than ever before. Plans have been recently announced which will involve the expenditure of \$5,000,000 in additional buildings and equipment which will double the capacity of the South Bend plants within the next year.

The past two years have witnessed Studebaker's most spectacular growth. It was during this period that the public, using greater discretion in automobile purchases than ever before and accepting the high quality, performance and intrinsic value of Studebaker cars, expressed its appreciation in terms of extraordinary demand. As a result, in 1921, Studebaker sales showed an increase of 29 percent over 1920 while the total sales of other manufacturers, except Ford, were 15 percent less than in 1920. As a result Studebaker has been referred to everywhere as the marvel of the industry and the achievement heralded throughout the world.

The history of Studebaker has been linked inseparably with the history of South Bend in the same way as it has been linked with the history of transportation. As Studebaker has grown, South Bend has grown, and even a more brilliant future for both lies ahead. But with all the wonderful sales records, Studebaker, under Mr. Erskine's guidance has never lost sight of the ideals of the founders or the realization of its responsibilities. Traditions have always meant much to Studebaker and always will—and these offer assurance of a continuance of the same high standards that have characterized Studebaker's dealings with public and employee alike for nearly three-quarters of a century.

COMMERCIAL INDUSTRIAL



PLOW MAKERS FOR THE WORLD

TO the City of South Bend has fallen the privilege of supplying a very large part of plows used throughout the world.

The Oliver Plant—the largest single Plow Works in the world—is one of the important industries of South Bend. The general acceptance of Oliver Plows in every country in the world in which agriculture is carried on, has earned for the Oliver Company the title of Plow Makers for the World.

The old Oliver Plant, located on Chapin St. at the New York Central tracks, occupies 58 acres with 35 acres of floor space. The new Oliver Plant, located south of the old plant has just recently been completed, and doubles the production capacity of the Oliver institution, covering an area of 60 acres.

The new plant represents the latest and most improved methods of manufacturing plows and farm implements. It is a model of its kind. The Indiana Northern railroad, the subsidiary

of the Oliver Chilled Plow Works, connects the two plants and handles all freight shipments.

The Oliver hydro-electric plant, located near the site of the first Oliver factory, supplies a large portion of the power required in manufacturing.

The Oliver institution was founded by Mr. James Oliver, with the invention of the Oliver process of chilling metal as applied in plow building. Prior to this invention no plows suitable for the gritty, stony conditions prevailing in so many parts of the country were in existence. Oliver plows provided better and cheaper plows, and have played a large part in the agricultural developments in the world. The Oliver Chilled Plow Works is owned and operated by

Mr. J. D. Oliver, son

of Mr. James Oliver, Founder. The Oliver Company is unique in the fact that it is one of the few large institutions in the world, owned and operated exclusively by one family.



JOSEPH D. OLIVER

MARK PRASS, DR. H. B. PRESTON, C. M. PRETZ, OTTO PROBST, H. A. PRUYNE, JOHN PULSCHEN, PUTERBAUGH, DAN L. PYLE, G. RAISSE, DR. L. A. RAUSCH, JAMES L. RAY, FRED W. REED, M. P. REED, F. C. REIMOLD, J. H. REINKING, WM. RENFBANZ, JR., R. L. RENWICK, G. A. REUM, EMIL REYER, J. F. REYNOLDS, RAY W. REYNOLDS, EZRA

COMMERCIAL IN D U S T R I A L





**SOUTH BEND IS THE HOME OF ONE OF AMERICA'S
LEADING WATCH FACTORIES**

SOUTH Bend is known the world over for its fine timepieces quite as much as for its automobiles and farm implements. Because the South Bend Watch is named after the city in which it is made and has played up the name "South Bend" in millions of dollars worth of magazine advertising during recent years it has probably done as much or more than any other enterprise to make South Bend "world-famed."

Nearly a million South Bend Watches are now in the pockets of American men and their accurate performance has added a tremendous amount of word-of-mouth advertising for these watches and for the city of South Bend.

The plant of the South Bend Watch Company, illustrated below, is one of the most modern in the high grade watch field and is yearly visited by thousands who marvel at the ingenious automatic machinery and the highly skilled personal artisanship which go to make

up the marvelous mechanism of a modern time-piece.

The plant is located on Mishawaka Avenue, asphalt street, away from the dust and dirt of the factory district amid working conditions that are ideal. More than five hundred workmen are employed and the plant has a capacity of between two and three hundred high grade timepieces every working day.

South Bend Watches are on sale in more than ten thousand retail stores throughout the United States. In large cities and smaller towns, alike, "The Watch with the Purple Ribbon" is recognized as one of the leading American Watches.

It is a remarkable tribute to the quality of the product that, right in its own home town where buyers have the best possible opportunity to judge the value and service which the company is able to deliver, there is not



HOME OF THE SOUTH BEND WATCH CO.

RHODES, N. RICHIEY, L. M. RICHIEY, H. E. RIES, WARREN RIPPLE, JOHN W. RITTINGER, DR. L. L. ROBERTS, ROBERT ROBERTSON, GEORGE ROBERTSON, HOMER A. ROBINSON, S. B. ROBINSON, S. M. ROBINSON, J. A. RODE, R. R. RODERICK, ELMER RODGERS, M. J. ROESCH OTIS ROMINE, LOUIS ROSE, SCHUYLER ROSE, FRED J. ROSENFIELD,

COMMERCIAL INDUSTRIAL

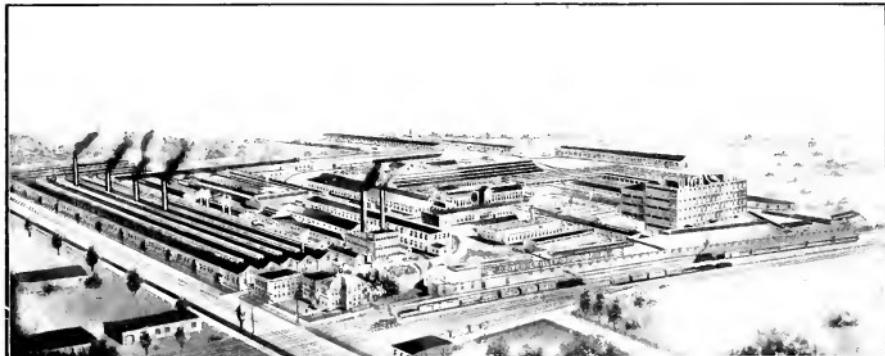


a single jewelry store which does not feature the South Bend Watch and records show that there are more South Bend Watches sold in South Bend than all the other makes of watches combined.

South Bend Watches are recognized as "standard" for service on every railroad system in America and have attained the same enviable reputation for accuracy in railroad use that

they have in commercial fields. During the war large quantities of South Bend Watches were used by the government where accuracy was a necessary factor.

While this is one of South Bend's younger industries it has already made an impressive name for itself and as it is adding sales outlets constantly, its future possibilities seem unlimited.



MAIN PLANT OF THE OLIVER CHILLED PLOW WORKS
World's Largest Plow Factory



NEW TRACTOR IMPLEMENT PLANT
Oliver Chilled Plow Works



SOUTH BEND BAIT COMPANY

WITH the city's name imprinted five or six times on the literature packed in every box, and millions of boxes of baits shipped each year to both domestic and foreign markets, South Bend is perhaps better advertised by the South Bend Bait Company than by any other manufacturing institution in this community. Consider the number of fishing enthusiasts and their natural inclination to be well equipped with fish-getting lures and modern equipment; then consider the tried and proven proclivities of South Bend Quality Tackle at home and abroad. The answer runs into the tens and hundreds of millions of times South Bend is favorably presented to people of all classes and creeds and all stations in life.

South Bend Quality Tackle is of high quality. It is trademarked as such. Wherever the angler, or whatever his quarry, there is a South Bend bait and South Bend Quality Reels, Lines and Hooks to assist him. North, south, east and west, in the United States and Canada, in South America, India, France, England and other countries, fishermen depend on South Bend and its name sake, the South Bend Bait Company for the stuff that gets 'em where they roost and does it in a sportsmanlike manner.

At the present time, the South Bend Bait Company manufactures over three thousand

articles used in fly-fishing and bait-casting for game fish. This, after a beginning a few years ago in insignificant quarters capable of the production of bucktails only. Over an acre and a half of ground and thousands of feet of floor space are occupied at High Street and

the New York Central tracks to care for the actual demand of the world's fishermen.

What angler doesn't know from name and experience the famous "Bass-Oreno" lure for the fighting big-mouth and small mouth bass? The "Oreno" line now includes Bass - Oreno, Musk - Oreno, Trout-Oreno, Surf - Oreno, Fly - Oreno and Tarp Oreno" lures which have felt the waters of lakes and streams in every clime.

Expert workmanship is necessary to the satisfactory production of South Bend Quality Tackle. The Level Winding Anti-Back - Lash and the Anti - Back Lash Reels require expert hands and machinery geared to the thousandth of an inch. Wooden Baits and

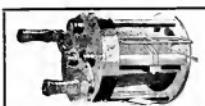
Buck-tail lures must be made in the most expert fashion. All this because the angler loves his sport and is finicky about his equipment.

Thousands of letters find their way monthly to the desk of Ivar Hennings, president of the South Bend Bait Company, himself one of the he-man type of sport lovers who takes his own medicine in the form of South Bend



IVAR HENNINGS
Pres., South Bend Bait Company.

COMMERCIAL INDUSTRIAL



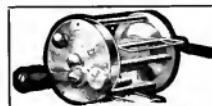
South Bend Level-Winding
Anti-Back-Lash Reel

lures and brings back the fish when they're bitin'. The South Bend Bait Company is widely advertised through general and class publications in addition to the newspaper advertising and window and counter displays of dealers. Its golden-rod box with the plain red lettering is instantly recognizable both in stores and in the wonderful colored pages and catalogs which the Bait Company produces annually. And everywhere goes the name "South Bend"—with the trademark of "quality".

One should see the kodak pictures and read the letters which come to the South Bend Bait

Company, to appreciate its relationship to its hundreds of thousands of customers. Here is one from a bank president, from a congressman, a senator; here is another from a school boy, another from a dark-shaded resident of the sunny south. Old and young alike can be and are fishermen. And hundreds of boys and men there are who inspired by "Fishing — What Baits and When," the Bait Company's catalog, order their first tackle from South Bend.

The South Bend Bait Company is an institution with a human appeal to millions of red blooded sportsmen the world over.



South Bend Anti-Back-Lash Reel



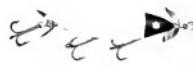
HOME OF THE SOUTH BEND BAIT COMPANY



South Bend Trout-Oreno



South Bend Bass Oreno



South Bend Surf-Oreno



South Bend Callmac Bass Bug



South Bend Babe-Oreno



South Bend Weedless Spinner Hook

W. R. SCHAEFER, HARRY SCHAFER, GEO. E. SCHAFER, HERBERT L. SCHARLACH, JOHN SCHARNBERG, J. G. SCHAUER, JOE SCHEININGER, ARTHUR SCHELLINGER, F. ARMAND SCHELLINGER, NICHOLAS SCHILLING, ERNEST SCHLEGEL, ALBERT SCHLORCH, G. W. SCHAHDT, JOSEPH SCHMIDT, OTTO SCHMIDT, H. E. SCHNADT, R. A. SCHNELLE,

COMMERCIAL INDUSTRIAL



THE SOUTH BEND TRIBUNE

BUILT from a small beginning, like so many of South Bend's great industrial and commercial enterprises, The South Bend Tribune has become a powerful influence for good in South Bend. It is northern Indiana's oldest daily, the principal newspaper of northern Indiana and one of the leading journals of the central west with an influence more far reaching than its more than 50,000 daily readers are aware.

The early adoption of broad policies and a constantly far seeing vision are the two conspicuous factors which have created this powerful influence, while the general business policies based on justice, fair dealing and conscientious effort to labor for the people's interest have brought The Tribune a measure of success resulting in a circulation the largest of any daily newspaper published in northern Indiana and an advertising patronage by home and foreign advertisers that exceeds any daily newspaper issued in its territory.

The South Bend Tribune was founded as a weekly newspaper March 9, 1872, by Alfred B. Miller, who died Dec. 10, 1892, and by Elmer Crockett, now president of South Bend Tribune, the name under which the company was reincorporated in 1920 under the laws of Indiana with a capitalization of \$400,000. On May 28, 1873, The Daily Tribune was established in response to a demand for a daily newspaper. It was the first daily published in the city. The weekly issue continued until Dec. 25, 1909, when it was merged with the daily. On Nov. 4, 1887, The Tribune purchased the St. Joseph Valley Register, founded by the late Vice-President Schuyler Colfax, and merged it.

On April 25, 1921, The Tribune moved into a new building which it built especially for its own use at the northeast corner of Colfax avenue and Lafayette boulevard, now known as the Tribune corner. This building is recognized as one of the finest newspaper structures in America. It has been visited by newspaper men from various parts of the country seeking ideas for use in newspaper buildings in other cities. One of the interesting features of The Tribune building is an auditorium seating 500

persons. Here social events take place and recitals and lectures are given.

The mechanical equipment of The Tribune is in keeping with the building. The Tribune has 225 persons on its payroll besides correspondents in various towns and cities. It is the original Associated Press newspaper in South Bend and the only afternoon Associated Press paper in the city. The South Bend Sunday Tribune was established April 30, 1922, and immediately won great popularity.

The Tribune always has been and still is a family affair. Mr. Miller and Mr. Crockett, the principal owners in the early days, were brothers-in-law. Today the owners are Mr. Crockett, his only son, Charles E. Crockett, and his nephew, F. A. Miller, only son of Alfred B. Miller. After the death of Mr. Miller Mr. Crockett was elected president, a position he still holds. F. A. Miller was elected vice-president and later became editor and directing head of the newspaper, a position he has held for about 30 years. Charles E. Crockett is secretary and treasurer, a place he has occupied for many years.

The Tribune is essentially a paper of and for the people. It was founded on that idea, has never deviated from it and in all probability will not so long as the present owners control it. While recognized as a republican newspaper it is classed as independent republican and always reserves the right to support those it conscientiously believes will give the people the best service and honor and dignify the office to be filled.

The Tribune is careful of its contents, both in news and advertising columns. It does not hesitate to refuse its advertising columns to business it knows should not be placed before the people. Endeavoring in every issue to make a newspaper for the home, a newspaper fit to be read by any member of the family, The Tribune guards its pages carefully and insists on cleanliness and accuracy. In South Bend The Tribune has become an institution. Away from South Bend it is recognized as one of America's best daily newspapers.

COMMERCIAL INDUSTRIAL



F. A. Miller
Vice President and Editor



Elmer Crockett,
President

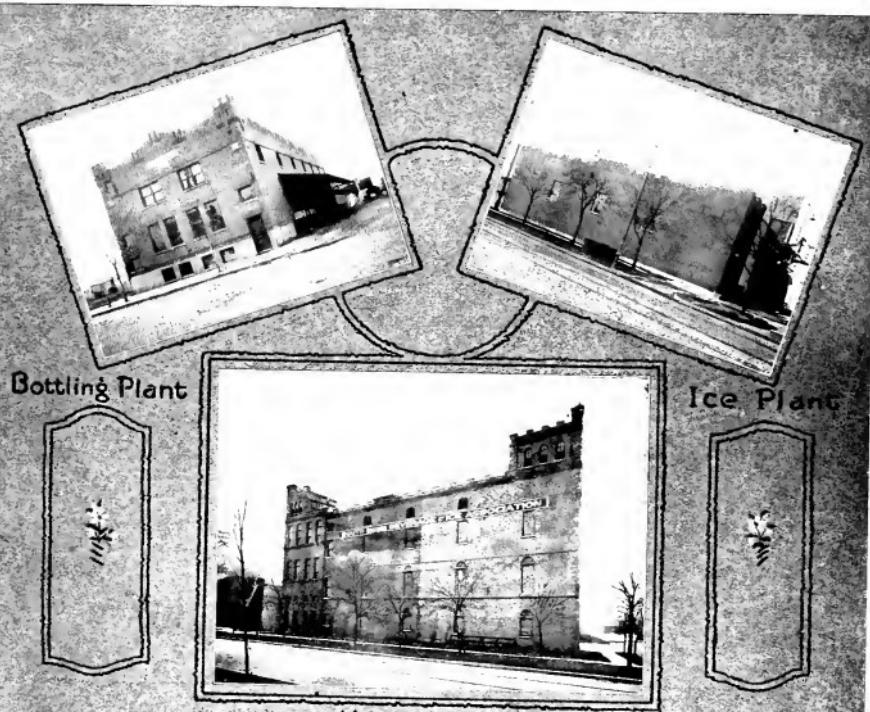


Charles E. Crockett
Secy. and Treas.



Tribune Building

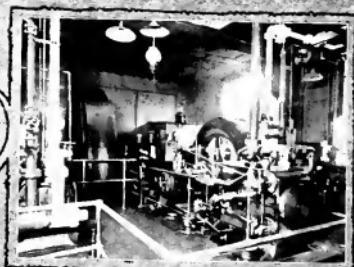
COMMERCIAL INDUSTRIAL



SOUTH BEND BEVERAGE & ICE ASSOCIATION



Interior Ice Plant
250 Ton Daily Capacity



Left - 250 H.P. Motor
Right - Steam Driven Compressor

COMMERCIAL INDUSTRIAL



SOUTH BEND'S MODERN GAS PLANT

THE present water gas plant that serves the cities of South Bend and Mishawaka was established at Pennsylvania and Miami Streets in 1907, when the Northern Indiana Gas & Electric Company took over the property of the South Bend & Mishawaka Gas Company.

This plant, modern in every respect, is equipped to manufacture 5,950,000 cubic feet of gas a day. The large holders are capable of storing 1,500,000 cubic feet.

Within the last ten years, the Company has more than doubled its output, which in the face of a 32% increase in population over the same period, is excellent testimony to the more extensive use of gas as a fuel in homes and industrial plants.

To-day, the Company is supplying 67,000,000 cubic feet a month to its 80,000 customers. Most homes, in fact all modern homes in South Bend, are using gas service for cooking and water heating.

The Gas Company is continually expanding



GUY M. JOHNSON
Manager Northern Indiana Gas & Electric Co.



CITY GAS WORKS

STALL, N. R. SHAMBLEAU, W. C. SHANAFELT, DR. R. C. SHANKLIN, DAVID SHATFORD, E. J. SHAW, G. J. SHEDRICK, G. M. SHERMAN, E. W. SHERWOOD, M. H. SHERWOOD, ADAM SHIDLER, CLEM SHIDLER, A. H. SHULTZ, FRANK H. SHUMAKER, W. C. SIBLEY, R. J. SINGLER, L. B. SLAUGHTER, THOS. W. SLICK, W. A. SLICK, E. H. SLICK, C. A. SLICK,



with the City's growth, for no community can grow faster than its Gas Company without disastrous effects on the Gas Service and the community itself.

The Northern Indiana Gas & Electric Company in the maintenance of its twenty four hour service employs 120 men and women in its plant, store and offices.

The Gas Company is a worth-while organization performing a worth-while task for the community it serves, and its interest and the publ-

ie's interests are so closely akin that they are identical.

Guy M. Johnson, Manager of the Northern Indiana Gas & Electric Company came to South Bend in 1918. A gas engineer of considerable experience, he has proved himself a public servant of the highest type. Prominently associated with the Chamber of Commerce, he is heart and soul for the welfare of those whom he serves.

Mr. Johnson is an engineering graduate of Wisconsin University.



HOME OF THE O'BRIEN VARNISH CO.

THE O'Brien Varnish Company was founded in 1878 by Patrick O'Brien. His first product was a finishing material which was used as a first coat on buggy and carriage bodies. The immediate success of this material encouraged Mr. O'Brien to start a small varnish making plant on the site of the present factory.

Since that time the Company has grown steadily and is today one of the oldest and largest varnish and paint factories in America. Its products are divided into three classes: a long list of varnishes, paints, stains, enamels and other materials commonly known as architectural finishes, designed for use in buildings of every type; a complete line of colors

and varnishes for the automobile and vehicle industry together with a full line of specialty goods for manufacturers using materials of this kind on their products. All products are completely built up from the foundation at the South Bend plant.

The business of the company is now conducted by William D. O'Brien as President of the Corporation and George L. O'Brien as the Secretary and Treasurer.

The company employs a large number of people in its factory and office, together with a large organization of traveling representatives who sell in every state in the Union.

Visitors are always welcome at the O'Brien plant.

COMMERCIAL IN D U S T R I A L



THE NEWS TIMES

THE News-Times of today, an independent newspaper, pledged to a policy of encouragement of every good enterprise and an unrelenting foe of any influence which menances the welfare of either the city or the people, has a history which dates back to 1853.

In that year a weekly publication, known as the FORUM, was started by Ariel Luscious Draper and his son. After various changes of ownership and of name, this paper finally became the South Bend Times in 1881, and in 1883 it came under the editorship of John B. Stoll and his partner, the late Charles A. McDonald. The News so formed was founded by the late Chauncey N. Fassett as a weekly paper in 1887.

It was continued in this form until 1898 when it was transformed into a daily morning paper. The merger of the Times and News was effected in 1911 by the late Gabriel R. Summers, and these papers were pledged under a single ownership, and since this time have published morning, evening and Sunday editions.

In April of 1917, Joseph M. Stephenson, became publisher. He brought with him the fine ambition to make the paper of real service to the community, and believing that the day when newspapers could be operated upon a purely political basis had ended, brought to it an inspiration for service to the community in a much wider field of service than was permitted to purely political ordinances.

The policy of the News-Times is based upon a complete confidence and faith in the future of South Bend and its environs, and its real aim has been to assist in the development of the great industries in which its people are engaged. In keeping with that spirit, the News-Times has kept abreast with every modern development in the mechanical improvement and facilities for the publishing of newspapers of large circulation. Its mechanical equipment comprises the greatest improvements and inventions necessary to the rapid production and delivery of its product.

It is now housed in a large building which is the property of the company, and it merits the comment that it is a pleasant paper, published under pleasant and comfortable conditions.

No effort in expense is spared in securing the news of the world as it happens. Morning

and Sunday editions carry the full report of an Associated Press leased wire. In the afternoon it has the leased wire services of both the International News Service and the United Press. It incorporated into its paper those features which are found only in the large metropolitan papers. It believes that the people it serves are entitled to the best, and its constant endeavor is to secure for them whatever may enlighten, amuse, or inspire.

The News-Times claims the unique distinction in the newspaper world in that, while it publishes an edition in the morning and another in the evening, its subscription lists do not overlap, and it really produces but one paper. The division of publication hours enables it to serve the entire community and to deliver news at its earliest possible moment over the wide area in which it holds supremacy.

Mr. Stephenson has surrounded himself with a staff of executives who are in thorough harmony with his policy of building and who are dedicated to his pledge of the fullest services in a most constructive manner: Assistant Publisher, Robert H. McAuliffe; Boyd Gurley as the editor, W. R. Armstrong, advertising manager and R. W. McInerny, circulation manager and C. M. Widney classified manager. The broad policy of independence in political matters, by no means interpreted as neutrality upon great issues, has won for it the complete confidence of its readers. It is upon the rock of that confidence and in full faith, and the glorious future of this city that the News-Times is founded.

Its record of growth to the point where it now has the largest circulation and advertising patronage in Northern Indiana is a matter of pride, and is taken as a testimonial to the correctness of its cardinal principles.

It is rich in the inheritance in ideals of strong characters, who from time to time served the community upon the different papers which have been drawn together into a complete whole. It is firm in the faith that its broad spirit of tolerance, its kindly sympathy, its alert watchfulness, and above all, its trust and confidence in its readers, offers the broadest opportunities for even greater service. To merit that confidence is its only aim. Its sole hope is that it may be ever and always an influence in the lives of its readers which they will welcome as an inspiration to happier, better and more splendid things.

COMMERCIAL INDUSTRIAL



EXECUTIVE STAFF OF SOUTH BEND NEWS-TIMES—BOYD CURLEY, Editor; R. H. MC'AULIFFE, Business Manager; W. R. ARMSTRONG, Advertising Manager; R. W. MCINERNY, Circulation Manager; Messrs. LORENZEN, THOMPSON, and SCHRYVER, Publisher's Representatives.



G. E. MEYER & SON
Hardware

FOR more than fifty years the name Meyer has been closely identified with the Hardware business in South Bend, it has been said, especially by the older residents of this community, that when one thinks hardware they think Meyer, for the name has been established in that business since 1861 when Godfrey E. Meyer and G. L. Poehlman started a Tin shop and Hardware Store at 107 South Michigan St. This partnership continued until 1893, when Mr. Poehlman disposed of his interest to John V. Meyer and the present firm name of G. E. Meyer & Son was established and in the meantime they had outgrown their old quarters and removed their store to 117 North Mich. St.

The death of G. E. Meyer occurred in 1901 and



S. R. DUNNUCK

John V. Meyer became sole owner, and conducted the business successfully and was active until his death in 1920, he was known and considered one of the best informed hardware men in the middle west. In 1907 the business again outgrew its quarters and the present location of 115-117 West Jefferson Blvd., was taken and its growth continued until it is now one of the largest and most complete retail Hardware establishments in this section.

S. R. Dunnuck the present proprietor came to the firm in 1901 as office man and later took charge of the Builder's Hardware, making a study of the details involved, and developed this department into what is recognized as one of the most complete Builder's Hardware departments in Indiana.

The firm has long been known as importers of fine Cutlery and Kitchen Wares, and the opening up in 1921 of a new Department of Athletic Goods, makes the store an attractive one as well as being complete in all lines of general heavy and shelf hardware goods.

COMMERCIAL INDUSTRIAL



KUEHN'S SHOE STORE

The word "Kuehn," in South Bend, is synonymous with the word "shoes". That is Shoes of Quality. In other words when one thinks of shoes the mind instantly connects up the name of Paul O. Kuehn and his beautiful modern shoe store on South Michigan Street, because here it is you find shoes of distinctive makes and quality for men and women.

Mr. Kuehn changes his stock with the seasons and can always be depended upon to supply the best and latest in style and comfort.



PAUL O. KUEHN



HOME OF KUEHN'S SHOES

COMMERCIAL INDUSTRIAL



THE OLIVER HOTEL

THE Oliver Hotel is owned and managed by Andrew C. Weisberg, who opens the door of hospitality to the people of the world.

When South Bend celebrates the 100th Anniversary of its founding during the summer of 1923, this world famous hotel will have completed twenty-two years of unexcelled service to the people of all climes.

While South Bend has been growing and taking its place among the foremost cities of the world as a manufacturing center, the Oliver Hotel Management has been alive to the needs of the city and has seen to it that "The Oliver" has taken its place among the leading hotels of the country. It is the largest hotel in South Bend and one of the finest hotels in the United States.

Under the Oliver Management one paramount standard is always in evidence, the desire to anticipate your wants. This is noticed in the arrangement and furnishing of the guest rooms and accommodations generally and in the service of every department and on the part of every employee. The guest is made to feel at home and his comfort and enjoyment are of the first concern. There is a delightful atmosphere of informality everywhere and this, coupled with quality standards that are unexcelled anywhere, has brought fame and friends to "The Oliver" and created pleasant recollections in the mind of the traveling public of the progressive city of South Bend.



ANDREW G. WEISBERG
Owner And Manager, Oliver Hotel

The Barber Shop, Hair Dressing Parlor, Valet Service, Taxi Cab Service, Public Stenographer, News Stand and Billiard Room are all in keeping with the service standards of the hotel and the prices asked in all departments are most reasonable.

"Oliver Cuisine" is noted everywhere for its excellence. The main dining room is said to be one of the most beautifully decorated and best appointed dining rooms in the United States, while the Oliver Cafeteria is famous throughout the country for its delectable dishes and efficient service at all hours.

No matter when you want to dine, "The Oliver" is all ready for you. From an early breakfast to a late "after the theatre" or "after the dance" bite, you will find ready for you here just the food to tickle your appetite.

More than half a million people dined at the Oliver during the last fiscal year, an average of fourteen hundred people each day, and this public attestation of the excellent service assures a policy that is pleasing to Oliver patrons at all times.

The Oliver Hotel is the meeting place of all social functions including dances, grand balls, card parties, etc., and is the headquarters for noon day luncheons for all the active clubs in the city.

"Meet Me At The Oliver" is a South Bend Slogan in which there is more truth than rhythm.

COMMERCIAL IN D U S T R I A L



THE
OLIVER
HOTEL



Lobby



Oriental Room



Corner of Bedroom



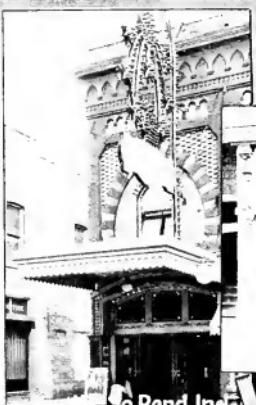
Main Hall

COMMERCIAL



INDUSTRIAL

Theatres Operated by The **Ezra Rhodes THEATRE CORPORATION**



Family Elkhart, Ind.



Blackstone So. Bend, Ind.



Orpheum Elkhart, Ind.



Lincoln Mishawaka, Ind.



La Salle So. Bend, Ind.

COMMERCIAL INDUSTRIAL



ELECTRIC POWER IN ST. JOSEPH VALLEY

THE INDIANA and Michigan Electric Company serves a population of 175,000 with light and power. The communities in Indiana supplied by the system are South Bend, Mishawaka, Elkhart, Ligonier, Plymouth, Lakeville, LaPaz, Lydick, Rolling Prairie and LaPorte. The communities served in Michigan are Niles, Buchanan, Galien, Three Oaks, New Buffalo, Berrien Springs, Benton Harbor, St. Joseph, Watervliet, Coloma, Lakeside, Baroda, Eau Claire, Constantine, Three Rivers and various other smaller communities. The Company also furnishes power for the city and interurban railways which operate in the districts covered by its lines.

The power for this large and comprehensive system is obtained from five generating stations, all of which are connected together by high tension transmission lines which enable the five plants to be operated together as one unit and to take care of the demands for light and power in whatever part of the territory such demands may arise.

Four of these plants are hydro electric and one is a steam plant. The hydro electric plants are all located on the St. Joseph River, and utilize the whole of the stream flow. These plants are situated at Elkhart, Twin Branch, Buchanan and Berrien Springs. The Elkhart Plant, built in 1913, has a maximum capacity of 3500 k. w. with a head of 18.5 feet. The head at Twin Branch averages 23.5 feet and the installed capacity is 5500 k. w. At Buchanan the generators have a capacity of 3550 k. w., with a head of 12.5 feet, and at Berrien Springs there are four generators with a capacity of 7200 k. w.

The Elkhart and Berrien Springs hydro electric plants are of recent construction, and the Buchanan and Twin Branch Plants, which are of older date, have been thoroughly modernized in every particular. The highest engineering skill has been devoted to insuring the stability of the dams, and ample provision has been made to permit the greatest freedom of stream flow during flood conditions.

An extensive improvement for this purpose at Twin Branch at a cost of \$175,000.00 was initiated this summer and is rapidly nearing completion.

The Company's largest customer is the Studebaker Corporation which has a demand of 8500 k. w. and a consumption of 2,500,000 k. w. h. per month. Another large customer is the Chicago, South Bend & Northern Indiana Railway Company which operates 95 miles of traction lines connecting Goshen, Elkhart, Mishawaka, South Bend, Laporte, Michigan City and St. Joseph. With the exception of a few isolated plants which generate their power from wood waste, the Indiana and Michigan Electric Company furnishes practically all the power which is consumed in the St. Joseph Valley.

The output of the system has shown steady and swift growth. In 1917 it was 68,000,000 k. w. h. The end of 1922 is expected to see it 130,000,000 k. w. h. The reliability of the service for a system of this character is not surpassed anywhere in the country.

The Indiana and Michigan Electric Company can be credited with being a large factor in the building up of all the communities in the St. Joseph Valley. The low rates for light and power which prevail, have been the means of attracting and building up the numerous and diversified industries in the territory.

The Indiana and Michigan property was recently acquired by the American Gas and Electric Company, a corporation which owns and operates a large number of similar utilities throughout the country. In becoming a part of this large organization, the identity of the old I. & M. Company will not be submerged and the standards of service which it has raised and maintained will be in no way reduced. On the contrary, its association with the American Gas & Electric Company will bring to its command the services of a corps of specialists which it could not otherwise attract, and resources of every character which formerly it could not draw upon. This is particularly the case with reference to ability to expand and to meet and anticipate, the needs of this flourishing territory for light and power.

The officers of the Company are: F. A. Bryan, President; Thos. F. English, Vice-President; Geo. N. Tidd, Vice-President; L. C. Mason, Treasurer; C. B. Calvert, Secretary; John Ferguson, General Superintendent.

COMMERCIAL INDUSTRIAL



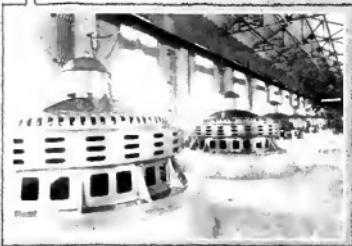
— Elkhart Hydraulic Plant —



— Twin Branch Hydraulic Plant —



INDIANA & MICHIGAN ELECTRIC CO. SOUTH BEND PLANT



— Buchanan Hydraulic Plant —



— Berrien Springs Hydraulic Plant —

COMMERCIAL INDUSTRIAL



GEORGE WYMAN & CO.

Established In 1860

JANUARY 1st, 1923, the old and established business of George Wyman & Co. was taken over by the organization which had managed the business since Mr. Wyman's death in 1913. The new organization has as its president Mr. Herbert Eldredge, who has been General Manager of the business since 1898. Mr. Donald H. Eldredge, Vice-President, will continue as Advertising and Sales Manager, positions which he has filled since 1919. Mr. John J. Gehring, Secretary, continues as controller, a position he has held for a portion of the 21 years service he has given the company. Mr. Charles E. Speth, who has been in the continuous employ of George Wyman & Co.

Incorporated In 1922

for 27 years, continues as Superintendent and Credit Manager and is Treasurer of the new corporation. The other directors are Mr. Frank W. Fritzer, Mr. Frank A. Stevens and Mr. David Gemberling, who have had responsible departmental positions for a number of years.

The store was established on August 11th, 1860, by George Wyman and has had a steady growth from the beginning, increasing its selling space with the increase in population of the city and surrounding country. For 62 years it has been the standard for dependable merchandise. The unusual growth of the



SHOWING THE WYMAN STORE AND MICHIGAN STREET NORTH

ULKA, M. TOMASZEWSKI, GEORGE TOTH, J. R. TOWNSEND, A. TROEGER, THEO. TSIOLIS, F. B. TUPPER, OTTO C. TURLEY, BEN TURNICK, HAL G. VAN AIKEN, GERARD VAN DYKE, WM. VANDERBUSH, M. S. VAN VALKENBURGH, GEO. O. VESEY, J. A. VARIER, CHAS. VARRAS, C. G. VEIT, DR. C. R. VICKERY, CHARLES H. VINSON, H. R. WAIR, H.



company in the past 24 years has been due to specialized methods of distributing merchandise through an efficient organization.

From a single room in 1860, the store enlarged its quarters in 1870, and again in 1873, when it built the original section of its present location. Additional store rooms were added in 1905 and 1919. Also during the year 1919 a Daylight Basement was built which has interested merchants from almost every corner of this section.

In 1923 additional space in the new American Trust Co. Building will be taken over. The entire third floor for the drapery department with modern work-room. The fourth floor for employes lunch and rest room. A portion of the second floor for alteration work room, — adding about 7000 square feet of floor space.



H. W. ELDREDGE



HOME OF PEERLESS PATTERN WORKS

H. T. HERZIG

WOOD AND METAL PATTERNS
MATCH PLATES AND WOOD SPECIALTIES

V. J. SHAFER

TELEPHONE MAIN 832

ESTIMATES ON REQUEST

211 W. MONROE ST.

COMMERCIAL INDUSTRIAL



ELBEL BROS.

The House of Music.

THE history of Music in South Bend began 71 years ago with the family of Elbel. Through three generations, continuous devotion to high ideals—both artistically and commercially—has made the name “Elbel” synonymous with “Music” for fifty miles around. The primary purpose of this family has always been to promote good music, and through its finest means of interpretation, create a desire for better forms of music. Whenever good music was desired, the Elbel Brothers were called upon—bands, orchestras, playing church organs, directing of choruses and choirs, etc.

The happiness of the home is unquestionably brightened by the daily influence of Music. The high purpose of the Elbel Bros. Music House is to put good instruments into the homes of South Bend, Mishawaka and surrounding territory. When, 37 years ago, the second generation of this remarkable family decided to establish a retail Music Store, their ideals and knowledge of tone were so highly cultivated that nothing short of the world's finest makes of Pianos could they conscientiously sell and recommend. The best factories of the industry, recognizing the extreme Musical prestige of the Elbel name, have always been anxious, therefore, to give exclusive representation of their products to this store.

Never standing still, but always a pace ahead of the growth of the city, this store today occupies four complete floors—a modern Music House equalling anything in the central west—displaying hundreds of instruments. Mr. Lorenz Elbel, nearing his ninetieth birthday, is “South Bend's dean of Musicians.” Richard Elbel (founder and president of the firm of Elbel Bros.) and Robert Elbel (secretary and treasurer)—sons of Lorenz Elbel—are still very actively engaged in the business, and its progress is largely due to their foresight and high ideals that this institution has grown to such large proportions. Donald Elbel (son of Richard—third generation) entered the business eight years ago, and through strict application and inherent

ability has advanced to its general management—inaugurating modern methods which have increased the business to a plane far above the ordinary.

Success can only be measured by performance, and good will, built by years of square dealing—attempting never to violate the confidence of a single customer. Therefore, Elbel Bros. point proudly to a clientele of 15,000 homes into which they have sold their fine Pianos, Pianolas, Duo-Art Reproducing Pianos and Victrolas. This overwhelming proof of public-confidence is their greatest reward for untiring effort and strict application to the development of good music in this locality.

The third generation of the Original Elbel family is progressively helping to “carry on” this big institution, which is today the largest and most complete music store in the state of Indiana. With the strong policies and solid foundation of this firm and the strong personnel of their organization, we feel safe in saying that during the next 71 years the House of Elbel Bros. will grow and because of service rendered, will continue to dominate this community as the outstanding Musical Force.



HOME OF ELBEL BROS.—4 FLOORS

Music is the one universal language understood and loved by all regardless of nationality or creed. A touch of Music has the power to lighten the heart or draw a tear. Music is a "mood changer" all human emotions find in Music their paramount opportunity for adequate expression.

COMMERCIAL INDUSTRIAL



WARD'S The House Of Style

SOME people are born great, some achieve greatness, and others have greatness thrust upon them. Samuel H. Ward, head of "WARD'S," The House of Style, belongs to the first two classes.

Being naturally endowed with a quick perception and executive ability he visited South Bend two years ago seeking a business location. He found a splendid city located in the center of our national population; a city of over twenty thousand homes with beautiful parks, schools and churches; a city located in the center of the St. Joseph Valley with a thickly populated country-side and surrounded by thriving towns and villages; a city of exceptional transportation facilities in all directions with good automobile roads throughout the valley; a city whose diversified manufacturers had already become "World Famed" with thousands of people employed in the manufacture of their products; a city whose people had not felt the depression which had existed in other places and whose population showed a steady increase. It was enough: Mr. Ward was alive to the great possibilities of the city as a trading center and decided forthwith to cast his lot with those interested in the development of a greater South Bend.

The beautiful white store at 226 S. Michigan St., known as "WARD'S" The House of Style, one of the largest Ladies' Apparel Stores in the country, and the wonderful patronage

it enjoys from the ladies of the St. Joseph Valley is a high tribute to the business judgment of Mr. Ward when he decided to locate in South Bend.

The building of this beautiful store, however, was by no means the end of Mr. Ward's task. He gathered a wonderful organization to keep his store stocked with the very finest merchandise and the newest styles, and above all, an organization which carries out the slogan of his success, "give the people a dollar's worth for a dollar."

The Ward Store carries every thing in wearing apparel for women. Their buyers are always in the market looking for new things and their volume of business is sufficiently large to enable them to be first in presenting the newest creations which are in demand. For this reason it is called "The House of Style."

The store is under the management of Mansfield P. Rose, who joined "Ward's" Inc., five years ago, coming from George Bernard's, 35 S. State St., Chicago.

The ready-to-wear department is managed by Francis J. Vogt, who has had ten years' experience in that line, being buyer for Carson, Pirie Scott and other firms.

The officers of Ward's incorporated, are S. H. Ward, President; M. P. Rose, Vice-President and J. Ginsberg, Secretary and Treasurer.



MANSFIELD P. ROSE



S. H. WARD

COMMERCIAL INDUSTRIAL



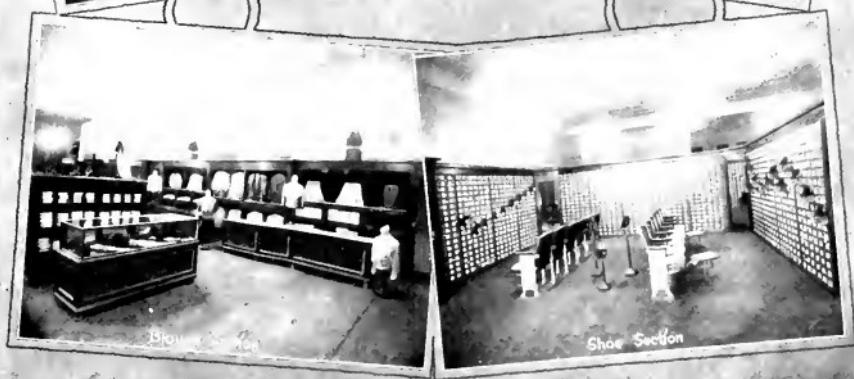
ward's



Ward's

INC.

The HOUSE of
STYLE



COMMERCIAL INDUSTRIAL



ADLER BROTHERS INC.

A STORE FOR MEN AND BOYS

107-109 South Michigan St.

108 West Washington St.

Since 1884

There is no one store that better emphasizes the metropolitan spirit of South Bend, than Adler Brothers, the representative men's store of Northern Indiana. It has been located on the west side of Michigan and the north side of Washington streets since 1884, but the store of today is vastly different from the store of that period. It is a store that ranks with the very best of its kind in the country. It is equipped with the very newest and best of store fixtures, all in the Jacobean period design, beautifully finished.

The entire first floor is devoted to hats and haberdashery for men. The entire second floor to men's and young men's clothing and the entire third floor is given over to

the boys and children's department.

In each of the different departments is to be found the very best of merchandise and the very newest that the markets afford.

Years ago, Adler Brothers adopted a business policy of offering for sale only dependable merchandise which they could absolutely guarantee. This policy has been rigidly adhered to ever since with the result that the public has come to know that an Adler Brothers' label on any article of men's or boys' wear is a certificate of quality of the highest grade. Another reason for the ever growing popularity of this store is the fact that their goods are always sold at the very lowest consistent price.



M. B. FREIDENSTEIN
Vice-Pres. & Treas.



NORMAN ADLER
President



J. A. ANDERSON
Secretary

WAGMAN, CHAS. WAGNER, L. A. WALKER, C. WALTER, H. J. WALTER, B. S. WALTERS, GEO. W. WENDEL, C. C. WARD, C. L. WARNER, E. B. WARNER, FRANK B. WARNER, WM. WARNER, WM. C. WARNER, E. P. WARREN, F. H. WARREN, G. W. WATERS, W. W. WATERS, CHAS. P. WATTLES, WILL H. WEAVER, J. B. WEBER, RALPH W. WEBSTER, FRED

COMMERCIAL INDUSTRIAL



Showing Washington Street Front

ADLER
BROTHERS
INC.
*A Store
for
Men
and Boys*



Hat and Glove Department Main Floor



Shirt Department Main Floor



Leather Goods and Rain-Coat Main Floor



Men's Furnishings Main Floor

COMMERCIAL INDUSTRIAL



THE PALACE

THE NEW HOME OF THE ORPHEUM THEATRE VAUDEVILLE

WITH the opening of the new Palace Theatre there is reflected in this handsome, million dollar structure a civic pride in providing South Bend with a more adequate theatre for the big vaudeville attractions that are engaged for this city starting with the forthcoming season.

The Orpheum Theatre is no longer able to take care of the great vaudeville clientele of this city. That portion of the amusement seeking public has outgrown in number the facilities provided by the old playhouse. And to promote an even greater interest in variety amusement than has been manifested heretofore, a more spacious, more modern and more beautiful playhouse has been dedicated to the public.

Vaudeville in South Bend became an institution when the Orpheum Theatre was opened here in 1910. It has run continuously for the last twelve years, and the evolution that has taken place is even greater than the dreams of its promoters. In this short space of time there has been built up a remarkable patronage seeking entertainment in the variety of the theatre.

Vaudeville claims as its enthusiasts people in every walk of life. It is the most democratic form of theatrical amusement. Its programs are so diversified that every taste is satisfied. And it is diversity that the theatre-goer wants. As Woodrow Wilson said while he was President: "People (and Mr. Wilson was proud to number himself among that vast army of Americans) go to vaudeville theatres because they want diversity, a mingling of things they like".

To this city have come some of the foremost exponents of the varied arts in vaudeville, and the forthcoming season will bring even a greater galaxy of stage luminaries than have ever be-

fore been presented here. It is the actor's desire to entertain the audience that best appreciates his efforts, and that is the reason so many celebrities from the dramatic, musical comedy and motion picture stages have become stars in vaudeville.

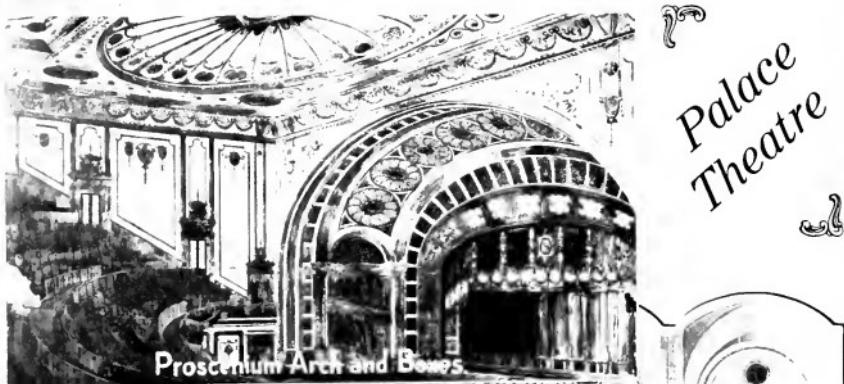
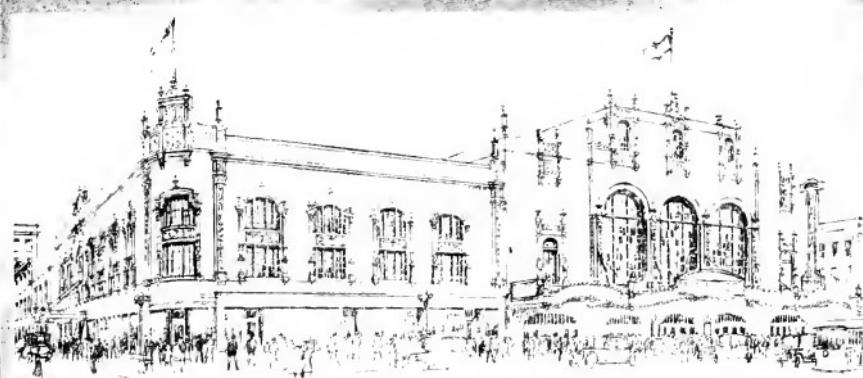
A new policy of operation has been announced with the opening of the Palace. Instead of giving a straight vaudeville program with incidental screen news, as were shown at the Orpheum, there will be even bigger vaudeville attractions and a feature photoplay, with news and comedy reels additional each week.

The greatest attractions in vaudeville will play South Bend starting this season. As conspicuous in entertaining value as former vaudeville seasons have been here, the opening of the Palace Theatre will mark a new era in the standard of vaudeville to be provided this city. Booking arrangements with the Keith and allied vaudeville interests have been perfected whereby this city is to secure their most meritorious attractions, and nothing will be spared to maintain this standard permanently.

The photoplay programs will be as pretentious as any offered in theatres devoted exclusively to motion picture shows. The most popular stars of the screen will be shown in their latest releases, and news and comedy reels will interperse the picture programs.

With a seating capacity of 2,700, the new Palace Theatre is able to meet all the requirements occasioned by the wonderful expansion of South Bend. With its consistently low prices, the innovations of modern theatre building and the comforts that are provided its patrons, there will be added by this new theatre another great epoch in the amusement history of this thriving municipality.

COMMERCIAL IN D U S T R I A L



The
New Home
of the
Orpheum
Theatre



COMMERCIAL INDUSTRIAL



THE PALACE THEATRE CORPORATION

WHEN Pierre NaVarre built his log cabin in 1820, it marked an important epoch in history. He was the first white man to construct a building where South Bend now stands and establish a business enterprise which was the beginning of our present development.

One hundred years later when Jacob Handelsman visited the thriving city of South Bend, he saw with a comprehensive understanding its wonderful progress in commerce and industry, and with that farsighted vision almost prophetic, he was inspired with its future possibilities for a greater expansion. This inspiration resulted in the construction of the Black stone and Palace Theatres.

These magnificent Palaces of Amusement are recognized as being among the finest in the United States and in this, the One Hundredth Anniversary of the founding of South Bend, they mark distinct epochs in the history of theatrical construction for both the speaking stage and for the presentation of photoplays.

Their completion is the fulfillment of Mr. Handelsman's high ideals and for which he now receives the laudation of a satisfied public.

Mr. Handelsman is a man of great energy and action and his business ability is of that

high standard which is only developed in the school of experience. He has an abiding faith in the continuous upbuilding of South Bend and the throngs which patronize these playhouses, attest the soundness of his judgment—that a city of over twenty thousand homes, is a city whose population will support the very best there is in theatrical amusements.

In the formation of the Palace Theatre Corporation, which also controls and operates the Oliver Theatre, Mr. Handelsman has permanently identified himself with the upbuilding of the city, and has surrounded himself with a Board of Directors of prominence and efficiency. Mr. Edgar C. Smith, of the Kimball Piano Co., Chicago, is President; Judge Samuel Parker, prominent South Bend Attorney, Vice President; Jacob Handelsman, Secretary and Treasurer; John C. Ellsworth, merchant and capitalist; Louis J. Ollier, formerly Vice President of the Studebaker Corporation, capitalist; E. H. Miller, President, American Trust Co.,

and Haines Egbert, President of the Elkhart County Trust Company.

The new million dollar Palace Theatre just opened to the public, is of the Spanish Renaissance Architecture with a frontage of 109 feet faced with white tile and delicate colored furnishings. It has a seating capacity of



JACOB HANDELSMAN
Secty-Treas. Palace Theatre Corporation

COMMERCIAL INDUSTRIAL



BOARD OF DIRECTORS PALACE THEATRE CORPORATION



LOUIS J. OLLIER



JOHN C. ELLSWORTH



J. HANDELSMAN
Secretary-Treasurer.



EDGAR C. SMITH
President.



SAMUEL PARKER
Vice-President



EUGENE H. MILLER



HAINES EGBERT

COMMERCIAL



INDUSTRIAL

2700, the lower floor and boxes having a capacity of 1100. The general scheme of interior decorations furnished by Marshall Field & Co., of Chicago, is most pleasing to the eye. Old ivory high-lighted with blue and gold predominate. Over a thousand yards of velvet plush of deep garnet color soften the outlines of stage, doors and windows. This luxurious material has been used for the curtains of the stage which open in the center and are drawn back in beautiful folds to the sides. Festooned valances with cascades are used on the great windows of the lobby and on the smaller windows of the interior. All the walls are wrapped in this soft silk plush. The teaser curtains of the stage are also of this material and they are richly appliquéd in an intricate design. The garnet plush hangings are all lined with heavy satin of a deep gold color and a broad fringe of the same tone of gold finishes the edges of the draperies.

Every detail of the theatre has been supplied to meet the comfort of the patrons. The seats are upholstered in leather with air cushions and blend harmoniously with the decorations. There is a play room for children in charge of a competent nurse. A retiring room for women equipped with writing tables and telephone and with a maid in attendance. There is also a smoking room for men.

The theatre is well equipped with fire escapes and has 25 exits.

The lighting system is one of the most

complete installed in any theatre. It has over 12,000 electric bulbs which carry a current of over 1000,000 kilowatts a day when in full operation. Most magnificent of all the lights are the three regal chandeliers which hang in the foyer. They are of bronze and crystal, ropes of crystal festooning the old gold frame work. Each holds 115 electric bulbs so arranged that the effect is that of an immense sparkling globe of light.

The lighting of the stage is an entirely independent system. It consists of 11,000 lamps which are used in the borders and foot lights and in addition four spot lights hidden in front of the balcony and operated from the stage.

The stage has a 54 foot opening under the proscenium and is 109 feet from wall to wall. The width is 64 feet having a capacity sufficient to stage the very largest scenic pro-

ductions or grand opera. It is equipped with an asbestos fire curtain automatically controlled and connected with auto-sprinklers and fire alarm boxes which protects the auditorium.

The dressing room arrangement is as complete as that of any modern theatre, being patterned after the State-Lake, Chicago. Fourteen dressing rooms, all with outside windows, are equipped with shower baths and every modern convenience for the comfort of the performers. There are special rooms for animal acts; large property rooms; a musicians' room and a green room, where the performers can meet and find recreation between perform-



RALPH SOLITT
Senior Member Ralph Solitt & Sons Construction Co.
Contractors for Construction Palace Theatre.

COMMERCIAL INDUSTRIAL



J. S. ARONER
Architect Palace Theatre

ances. The entire theatre is connected with the stage manager's station by a telephone system, as is each dressing room. An individual call board will be used to summon the performers. An innovation will be the electrical annunciators, located on each side of the proscenium arch, making the program announcement by name instead of letter. There are two new Kimball pianos on the stage and another one in the orchestra pit.

A Kimball Pipe Organ costing \$25,000.00 built especially for the Palace Theatre, is of a distinctive type and is replete with all musical devices and effects.

The new Palace Theatre is now a completed reality, a mammoth, palatial playhouse of splendor, comfort and safety. It is a credit to the city of South Bend and a tribute to its prosperity and progress. Majestic in all its grandeur it stands today as a monument

to the ability and wisdom of Jacob Handelsman and his associates including the following prominent men and firms who aided in its construction and equipment.

J. S. Aroner, of Chicago, Architect of Building; Ralph Sollitt & Sons Construction Co., of Chicago, general contractors for the construction of building; Charles H. Law, of Chicago, installed the heating, plumbing and ventilating system; Schmidt Bros. of Gary, Ind., Tile, Art Marble and Cement work; John Beyrer & Sons Roofing Co., of South Bend, the roofing; J. C. Lauber & Co., of South Bend, galvanized iron work, sheet metal and canopy; George J. Hoffman Co., of South Bend, excavating; C. H. DeFrees, of South Bend, Builders supplies, Smogor Lumber Co., of South Bend, lumber; Staples & Hildebrand, of South Bend, Lime and Cement, and faced brick; Meyers Hardware Co. of South Bend, hardware; Marshall Field



C. H. LAW
Contractor Heating, Plumbing and Ventilating
System Palace Theatre

JOHN J. WOLVERTON, V. W. WOODRUFF, P. J. WOODWORTH, JOHN WORDEN, O. C. WORSLEY, W. J. WRIGHT, JOHN G. YEAGLEY, J. E. YOCAM, BERT J. ZAHABEK, E. A. ZEITLER, E. S. ZELTNER, S. ZIFFRIN, CHAS. ZIGLER, JAMES L. ZIGLER, G. W. ZIGLER, JOHN M. ZIGLER, C. ZIMMER, ZIMMER AND DAUBACHER, REV. A. ZUBOWICZ.

COMMERCIAL INDUSTRIAL



& Co., of Chicago, Interior decorations and furnishings; South Bend Glass Co., of South Bend, glass; Toledo Wire and Iron Works, of Toledo, Ohio, furnished all the ornamental iron work and Grille Work; Midland Terra Cotta Co., of Chicago, Architectural Terra Cotta; The Kawneer Co., Niles Michigan, glass and copper fronts; Albert Pick & Co., of Chicago, velvet carpets; The J. C. Ellsworth Store, of South Bend, Box and Loge chairs; Steele Furniture Co., of Grand Rapids, Michigan, upholstered leather air-cushioned opera chairs.

Interior Decorations and Furnishings by

Marshall Field & Co., Chicago.

The interior decorations and furnishings which add the finishing touches to the Palace Theatre were executed by the expert interior decorators of Marshall Field & Company. This work was done in cooperation with the Orpheum Circuit; and reflects, in its decorations and furnishings, a treatment similar to that which is characteristic of this group of theatres.

To actually accomplish this charmingly distinctive type of interior decorating is a source of genuine satisfaction to the organizations which have done the work; and the decorations and furnishings themselves are silent but visible factors which will delight and impress with the beauty of their surroundings the thousands who will patronize this theatre.

Marshall Field & Company, through their Contract Bureau, have planned and executed the interior decorations and furnishings for many theatres, ranging from the small and modest to the large and pretentious. The Chicago Theatre, recently opened to the public in Chicago, is an excellent example of the latter.

Each type of theatre requires its own distinctive type of interior decorations and furnishings. This individual method of treatment not only presupposes the comprehensive knowledge of technical experts, but also assures a finished interior that is in keeping with the distinctive function of each particular playhouse. Such is the problem that confronts

every serious-minded architect and interior decorator.

In a very real sense of the word, the architect is the forerunner of the interior decorator. He draws the plans for the background which not only serves as the foundation of the interior decorator's color scheme, but also provides the various openings which are to be artistically framed or hung with draperies. The successful decorator, therefore, is the man who actually interprets and puts into form and color the ideals which are latent in the architecture of every building.

The Palace Theatre Building and the Stores and Ball Room adjacent to same now under construction was designed by J. S. Aroner & Co., Architects and Engineers.

Mr. Aroner attempted to give South Bend a Theatre and Ball Room designed on par with the finest structures of their respective kind, a lasting Monument to South Bend.

Mr. Aroner's past twenty-two years experience as an Architect and Engineer in designing many successful public and private structures has made him one of the foremost men in the profession. He has now under construction the new Regent Theatre at Grand Rapids, Michigan, and various other buildings of a commendable nature throughout the country.

Mr. C. H. Law, whose place of business is located on South State Street, Chicago, Ill., has a wide reputation as an expert in the installation of steam heating and power plants and plumbing and ventilating systems.

During the past thirty years his work has taken him to the largest jobs in many cities the latest being the installation of the heating, plumbing and ventilating system in the new Palace Theatre at South Bend, Ind.

The system installed in the Palace Theatre is one of the most complete and scientific ventilating installations to be found in any theatre of the United States, as the air cooling and purifying equipment meets the most advanced scientific requirements for modern theatre ventilation.

COMMERCIAL INDUSTRIAL



For many years Mr. Law has been recognized as an expert on all matters relating to sanitary installations and because of his wide experience along these lines his work will now be found in many of the larger theatres of the country including the new Roosevelt Theatre, Chicago, the Capitol Theatre at Cincinnati and also large hotels like the Lafayette at Lexington, Ky., and the Hyde Park Hotel in Chicago.

South Bend Glass Works

This new South Bend industry is rapidly pushing to the front in its particular line of work and is becoming a factor in the building expansion of the city.

The company caters exclusively to glass work, making a specialty of metal and wood sash work and metal store fronts. Its recent contracts of note have been made with the Palace Theatre, LaSalle Hotel, Buchanan High School, Tribune Building and the new plant of the Oliver Chilled Plow Works.

The officers of the company are: F. H. Hoyne, Pres; C. H. Beyer, Vice-Pres; W. Wilson, Sec'y; H. H. Beyer, Treasurer.

C. H. Defrees is the oldest Mason Supply Dealer in Northern Indiana, and is one of South Bend's progressive citizens. Thirty-six years ago Mr. Defrees started in the pipe and cement business and operated as a general contractor in the laying of sewers and street paving. Here in South Bend he has laid over thirty miles of brick pavement and many miles of sewers and macadam roads. He built the 60,000,000 gallon reservoir at the north pumping station in Leeper Park, which at the time of construction was the largest of its kind in the United States. During recent years, however, Mr. Defrees has confined his attention to Mason Supplies, Face Brick and Coal. At the present time he owns the largest supply warehouse and one of the largest coal yards in Northern Indiana. Up to the present time Mr. Defrees has furnished material on nearly all the large buildings in the city including the New Palace Theatre just completed.



C. H. DEFREES

Mr Defrees does business under one motto: "No contract is too large nor too small for me to supply Mason Supplies."

John Beyer & Sons Roofing Co.

Mr. John Beyer, the founder of this firm, was the pioneer in the composition roofing business in the city of South Bend and Northern Indiana, having established the business under his own name in 1890.

With the rapid growth of the city and increased building operations the business flourished and on January 1, 1921, was incorporated under the name of John Beyer & Sons Roofing Co., J. B. Beyer becoming Vice-President and J. L. Beyer becoming Secretary and Treasurer.

At the present time this company is one of the largest of its kind in the state and its volume of business annually is larger than



JOHN BEYRER

many similar concerns in larger cities.

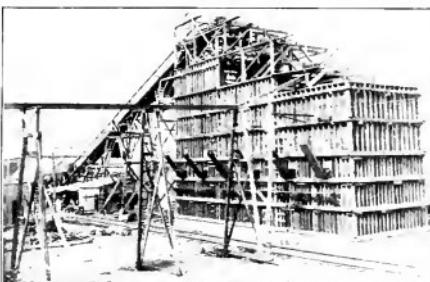
The company is a member of the United Roofing Contractors Association, and among some of the large roofing contracts may be mentioned the Palace Theatre, La Salle Hotel, Union Trust Co., Oliver Hotel, Citizens Bank, Blackstone Theatre and many others.

George J. Hoffman Co.

This company of which Mr. George J. Hoffman is the head, deals exclusively in washed sand and gravel, and are general contractors

for grading and excavating. With the increased building operations in the city of South Bend the business of this company has been greatly augmented as they have operated in the construction of most of the large buildings including the new million dollar Palace Theatre. With the installation of a new Gravel Screen and Washer this company is now able to turn out seven hundred and fifty tons a day.

The process of screening and washing gravel is a most interesting one to those unfamiliar with the method. The gravel is loaded on to the cars by an immense steam shovel which carries 2,600 pounds each load. The cars of gravel are conveyed to where the gravel is dumped into a hopper set in the track and thence fed on to a pulley which conveys it to the first screen. This screen is the first of three revolving screens and as the gravel is thrown into it the oversized stones are held back and dumped into the "gryocore" breaker which crushes the rocks to the required size. The company has the contract for supplying gravel for the Lincoln Highway and other large contracts for sewers and grading.



COMMERCIAL INDUSTRIAL



"SOUTH BEND'S FASTEST GROWING MUSIC HOUSE"

Extends thanks to the residents of this city.

We take special pride in being one of the leaders in our line. We expect to grow with our city. Our business has grown faster than our most optimistic hope had ever pictured. This in a large measure is to be attributed to the name and reputation of the

GREAT KIMBALL FACTORIES

Which we are fortunate to represent.

"The Worlds Leading Musical Product"

We point with pride to the magnificent Pipe Organs installed recently in the Palace Theatre and the Blackstone Theatre and the Orpheum Theatre.

The beautiful KIMBALL GRAND PIANOS just delivered to the PALACE THEATRE.

Also Hundreds of the finest Homes in South Bend which have
Kimball Instruments

It's no experiment—More than a million homes in America have bought from KIMBALL during the last sixty-five years.

We want to make our store a real service to the Music lovers of South Bend. We will always try to be a little more obliging and see that you get a little better values than possible anywhere else.

"Those who know quality buy Kimballs"

KIMBALL MUSIC STORE
GUSS BROS. Props.
126-128 W. Division Street.



LET'S TALK LUMBER

IN THE lumber world South Bend has an enviable position because it lies almost in the center of the two hundred mile radius which is frequently described as marketing and consuming 50 per cent of the total southern pine manufactured. This 200 mile radius includes such cities as Chicago, Detroit, Grand Rapids, Toledo and Cleveland.

The South Bend Lumber Company with its wholesale department, the St. Joseph Valley Lumber Company, a separate corporation, markets annually more than fifty million feet of the lumber coming into the above described territory. More than seventy-five employees make up the force at the South Bend yards and offices, of these companies and are housed in a new two-story brick building on East LaSalle Avenue at Emerick and the Michigan Central tracks. At the Aekerman and Longview, Mississippi, plants of the St. Joseph Valley Lumber Company, one hundred and twenty-five men are employed. From these plants are supplied the yards at South Bend and many other retail yards in the surrounding territory as well as furniture, woodworking and automobile plants in the north and east. The personnel of the company consists of G. W. Ziegler, President, R. H. Downey, Vice-President and General Manager, John U. Riley, Secretary and Arthur C. Gau, Treasurer.

The retail department is the South Bend Lumber Company. This branch of the business carries a complete line of dimension lumber, timbers, sash, doors, roofings, paints, hardware, glass, screens, etc. A modern and

thoroughly up-to-date planing mill manufactures trim to fit the most exacting needs. From a very small beginning twenty years ago when G. W. Ziegler first came to South Bend and started in business at 318 North Emerick St., to the present yard covering more than half a city block gives proof of the progress of the company and the success of its efforts to keep pace with the phenomenal growth of the city. Today the company has probably the largest industrial trade in the city doing a great part of its business with the local manufacturers in the form of export crates.

Mr. Ziegler came to South Bend from Rochester, Indiana, and began work with the Boyd-Hodson Lumber Company. Here he secured his first practical experience and to use his own words, "worked as a roustabout in the yard and clerked in the office." Three years later this company liquidated and Mr. Ziegler bought part of the company's property and started in business for himself. Since then the growth has been one of consistent progress. The officers are G. W. Ziegler, President; R. H. Downey, Vice-President; H. J. Holland, Secretary and John U. Biley, Treasurer. The company is the sole representative in this territory of the Curtis Companies, Incorporated, of Clinton, Iowa, manufacturers of exterior and interior doors, windows, sash and standardized interior trim, stairways and built-in furniture. This includes a plan service free of charge to the homebuilder and gives a selection of more than six hundred plans by the foremost architects of America.

COMMERCIAL IN INDUSTRIAL



SOUTH BEND LUMBER CO.



COMMERCIAL INDUSTRIAL



J. C. LAUBER & CO.

J. C. LAUBER, proprietor of the firm of J. C. Lauber & Co., was born in Hamilton, Ohio. He received his education in the public, parochial and South Bend Business College, later taking up drafting and architectural sheet metal work. He established his present business in 1890 and is located at 504-506 E. LaSalle Ave. The firm manufactures metal skylights and cornices, and is engaged in tin, tile and slate roofing, metal ceilings, fire doors, ventilating and all heavy sheet metal work.

The sheet metal work and roofing on practically all of the principal buildings in this vicinity for a quarter of a century has been furnished and erected by this firm. Some of the buildings now under construction are the Palace Theater, LaSalle Hotel, St. Joseph's Hospital, John Nuner School and the copper and tile roofs on many of South Bend's most beautiful residences.



J. C. LAUBER



COMMERCIAL INDUSTRIAL



THE CAMPBELL PAPER BOX COMPANY

The Campbell Paper Box Co., is another of South's Bend World Famed industries. From a small plant in 1893 the "World's Fair Year," this company has expanded until today it is known as one of the largest of its kind in the country and its products have a world wide market.

The Campbell Company does all its own printing. Most of its products are printed.

In addition to a full line of set-up boxes, Christmas boxes, shirt, underwear, shelf boxes and other "stand-up" varieties, it manufactures a full line of folding boxes.

Its present capacity in the Butter Carton department is 50,000,000 per annum.

The Shipping Tag Department, where a

full line of tags for every purpose is made, is 35,000,000 per annum.

Ice cream cartons, Eskimo Pie Cartons, Cartons for stationery, seeds, inner tubes, doughnuts, butter, oleo, lard, gloves, candy, patent medicines, extracts, mince meat, sausages, tags, coffee, spices, cereal foods, flowers, artificial bait, toilet preparations, and many other commodities are made in the Campbell factory.

The present management is as follows:

Marvin Campbell, President; John B. Campbell, Secretary and Sales Manager; M. R. Campbell, Treasurer and Factory Manager; W. G. Jeschke, Advertising Manager.



HOME OF THE CAMPBELL PAPER BOX COMPANY

COMMERCIAL INDUSTRIAL



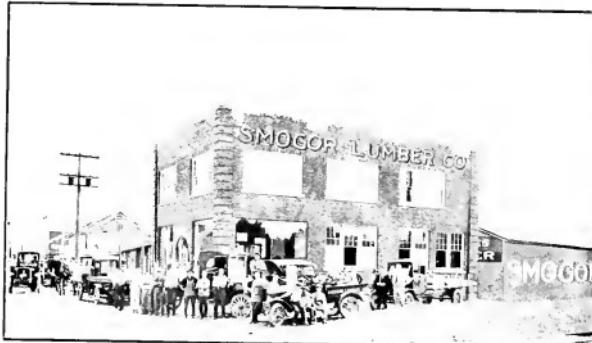
ONE OF SOUTH BEND'S LARGEST LUMBER CONCERNS

IN 1910, the SMOGOR LUMBER COMPANY became successors to the Dresden-Stanfield Lumber Co., who were at that time South Bend's oldest lumber dealers. Since then the efforts of the new company have been to keep abreast with the greater South Bend.

It is with this aim in view that they offered the people of South Bend the first motorized lumber delivery, a modern wood working mill, and one of the finest retail lumber office buildings in the state.



CLEMENT S. SMOGOR



OFFICE AND YARDS SMOGOR LUMBER COMPANY

the development of the lumber business, and having faith in the great expansion of South Bend, foreseeing as he did a new era for South Bend, he has developed in connection with his company one of the strongest and most complete building and construction departments in the city. In every section of the city you will see the sign "being constructed by the Smogor Lumber Co." in evidence. Not only does the Smogor Lumber Co. furnish the material that goes into the home, but through a complete organization they also furnish the plans and build the home. In many instances the home builder is financed through the agency of the Smogor Lumber Co.



INTERIOR OFFICE SMOGOR LUMBER COMPANY

COMMERCIAL INDUSTRIAL



LASALLE PAPER COMPANY

THE paper mill was established in South Bend in 1869 under the firm name of Beech and Keady. This mill manufactured from two to three tons a day of high grade writing paper. This firm passed out of existence in 1879 and was operated by Mr. Beech alone. In 1889 it was operated by E. S. Reynolds & Company, and was changed to a book paper mill and news paper-mill. In 1898 it was purchased by F. P. Nicely who is the founder of the present corporation, the LaSalle Paper Company, and was changed

to a wrapping paper mill with a capacity of 15 to 20 tons a day. The present officers of the corporation are Claude E. Nicely, President, John G. Yeagley, Vice-President, E. O. Nicely Secretary and Treasurer. Mr. Charles W. McAlpine is Superintendent.

The LaSalle Paper Company manufactures high grade sulphite wrapping papers in heavy weights, and heavy weight kraft paper, and specializes upon wrapping paper for book paper mills and writing paper mills.



PLANT OF THE LA SALLE PAPER CO.

COMMERCIAL INDUSTRIAL



THE JOHNSON MOTOR CO.

IT IS TO the primitive love of man for outdoor water sports that the Johnson Motor company appeals in marketing the "Johnson," World-famed as the "Lightest Outboard Motor in the World." It is indispensable to the fisherman, the vacationist, the boating enthusiast. It weighs only 35 pounds, merely a good handful—yet develops two horsepower. Comes apart in a few seconds, fits snugly into a steel case about like a large suit case, slides under a Pullman seat or packs handily with other luggage in the car.

The Johnson is a real South Bend product, built entirely in the Johnson plant, from the Quick Action flywheel magneto, to the real float-feed patented carburetor, and the hardened and heat treated shafts and bevel gears. The toughest and strongest modern metals scientifically treated, are machined with the most up-to-date equipment, assembled by skilled and trained workmen, tested for hours in actual operating service, and turned out in quantities as the most complete, silent, snappy, and smooth twin-cylinder motor on the market. Such exclusive features as the free and automatic tilt which lifts easily over logs, rocks, or shallows without damage to

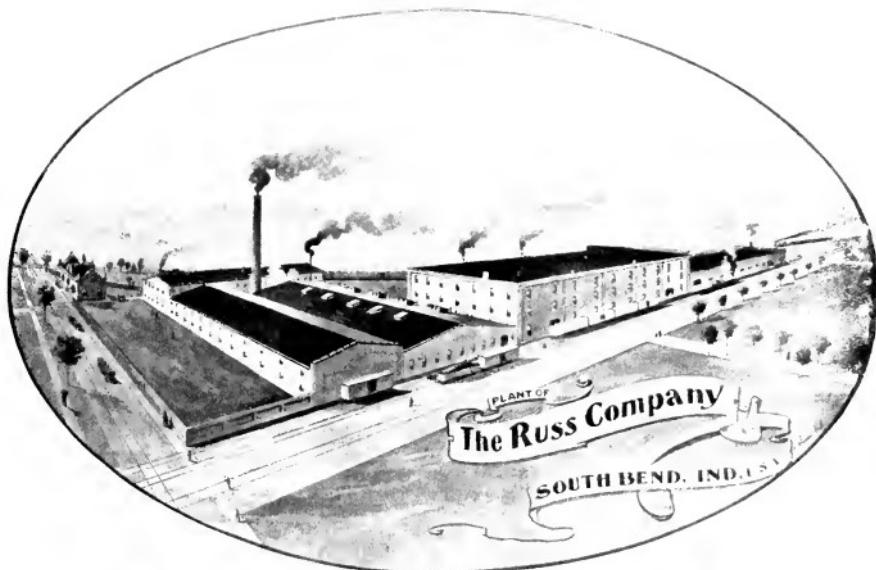


Mr. L. J. JOHNSON

motor, boat, or occupants; universal steering which permits of driving the boat in any direction; instant reverse with patented automatic locking device; quick takeapart; easy cord starting device; and many others are all incorporated in the motor as standard equipment, so that the user gets a finished and complete motor ready to load up with gas and oil and go to work.

In the far off jungle rivers of Africa, the placid scenic waters of Norwegian fjords, the swift turbulent streams of rocky, sunny France, under the shadows of the towers and pinnacles of London, Paris, New York and Buenos Ayres, in all nooks and corners of the World where men ride in boats, the Johnson Motor is bringing fame to its makers and South Bend.

The Johnson detachable motor for boats and canoes is manufactured by the Johnson Motor Company, ably directed by Warren Ripple, President; C. L. Van Sickle, Treasurer; P. A. Tanner, Vice-President and Sales Manager; L. J. Johnson, Secretary and Chief Engineer.



C. E. RUSSELL



D. W. RUSSELL

THE Russ Company, of which C. E. Russ is president and D. W. Russ, Secretary and Treasurer was established in 1883, and as manufacturers of Ultramarine Blue have become world famed. Ultramarine Blue is manufactured for Paper Makers, Paint Grinders, Enamel and color varnish, Window

Shades, Oil Cloth and Crayons, Linoleum, Printing Inks, Calcimine and Wall Finishes. Brands for Laundress Wash Blue, Russ Bleaching Blue, Russ Condensed Blue, Russ Ball Blue, Red Cross Square Blue, Red Cross Bag Blue, Red Cross Condensed Blue, Butterfly Wash Blue.

COMMERCIAL INDUSTRIAL



THE Kawneer COMPANY

NILES MICHIGAN

A FEATURE of South Bend's business streets remarked by most every visitor in our city is the large number of beautiful show windows in which our merchants display their wares in such an attractive manner. The Kawneer Company of Niles, Michigan, our immediate neighbor on the north, has been a principal factor in this line of improvement. There are over three hundred Kawneer Copper Store Fronts in South Bend, more than fifty of which have been installed during the past twelve months.

Mr. F. J. Plym, originator of the Kawneer system of copper store fronts and president of The Kawneer Company has a wide acquaintance in South Bend's business and social circles. He is interested in several of our business enterprises.

Among the most important recent installations of this world famed product from the St. Joseph Valley are to be found in the beautiful new stores in the Palace Theatre Building on both Michigan and Colfax Ave., The Kuehn Shoe Store, Adler Brothers, Hellar's Furniture Store, Ward & Lewis and several other Michigan Street houses.

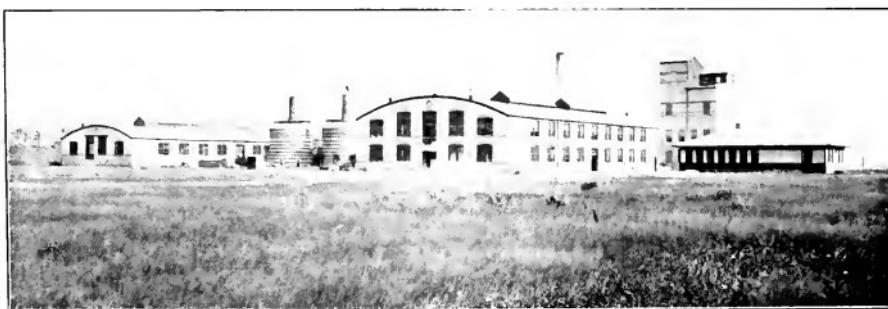


F. J. PLYM



HOME OF THE KAWNEER COMPANY NILES, MICH.

COMMERCIAL INDUSTRIAL

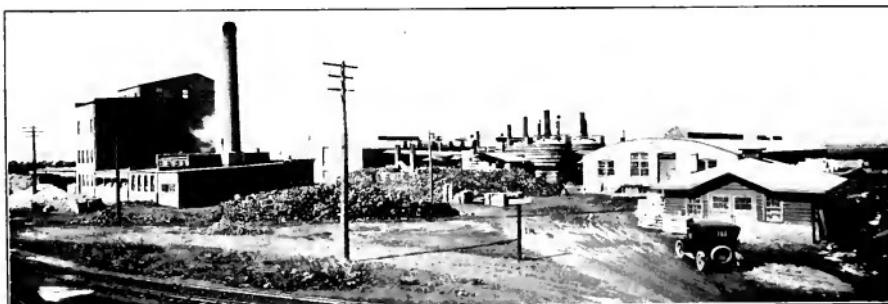


SHOWING PLANT IN 1911

MIDLAND TERRA COTTA

"We take more pains" — not only in the manufacture of Terra Cotta, but also in the upkeep and maintenance of our plant, realizing that healthy working conditions combined with modern equipment and appliances materially assist our men in doing better work.

The new Palace Theatre and Commercial Building, for which we have furnished the Architectural Terra Cotta constitutes one of our many concrete examples of what the aforesaid contention "We take more pains" implies.



SHOWING PLANT AS IT IS TODAY

MIDLAND TERRA COTTA COMPANY

Chamber of Commerce Building, Chicago

COMMERCIAL



INDUSTRIAL

SOUTH BEND MANUFACTURERS

THE following list of prominent South Bend Manufacturers is published for the purpose of showing the number and diversity of products manufactured in South Bend. On another page will be found an alphabetical list of the distinctive articles manufactured, of which there are over five hundred, and also a list of prominent merchants and business men who are helping to make South Bend products famous. The spirit of cooperation between merchant and manufacturer should prevail throughout the St. Joseph Valley. It pays.

AMERICAN CAR SEAL COMPANY

Officers: B. C. Smith, President; J. H. Chandler, Vice-President; M. F. Kerr, Secy. and Treas.

Products: The Duplex Automatic Band Lock Car Seal.

ARTIFICIAL ICE COMPANY

Officers: H. B. Hanger, President; W. A. Hanger, Vice-Pres.; A. O. Wilson, Secy.; H. B. Hanger, A. J. Stahl, A. O. Wilson, W. A. Hanger, W. R. Sneed, Directors.

Products: Clear Raw Water Artificial Ice.

BILINSKI, A.

Officers: A. Bilinski, Prop.

Products: Cigars.

BIRDSELL MFG. CO.

Officers: J. C. Birdsell, Pres. and Treas.; W. J. McIntyre, Secy.; S. B. Pace, V. Pres.

Products: Clover Hullers, Alfalfa Hullers, Wind Stackers, Self-Feeders, Farm and Freight Wagons.

BOWSHER CO., THE N. P.

Officers: D. D. Bowsher, Pres. and Treas.; J. C. Bowsher, Vice-Pres.

Products: Feed Grinding Mills, Mill Cogs, Cogs (wooden), Conveyor Flights, Speed Indicators, Bag Trucks, Grey Iron Castings, Balancing Ways.

BUSSE BAKING COMPANY

Officers: L. H. Rulo, Vice Pres., Solomon Fox, Treasurer, Fred W. Martin, Secy.; Chas. M. Hess, Chas. Brodbeck, D. N. Becker; J. C. Fox, Frank Wurz, L. H. Rulo, Solomon Fox, Fred W. Martin, Directors. W. E. Hisey, Mgr.

Products: Baking.

CAMPBELL PAPER BOX COMPANY

CAMPBELL WIRE SPECIALTY WORKS

Officers: (Same each Co.)—Marvin Campbell, Pres.; John B. Campbell, Secy.; M. R. Campbell, Treas.; Woodard Jeschke, Advertising Mgr.

Products: (Box Co.) Butter Cartons, plain, printed, paraffined, all styles.

Ice Cream Cartons. Folding boxes of all kinds made on special order. Gaskets (die cut from paper and asbestos).

Suit Boxes. Shipping Tags, plain or printed, with wires, deadlocks or strings. Christmas Boxes, folding and set up.

COLUMBIA BATTERY COMPANY OF SOUTH BEND

Officers: Otto M. Knoblock, President; Wm. B. Starr, Vice-Pres.; U. B. Caldwell, Secy. and Station Manager.

Products: Storage Batteries for Automobiles, Storage Batteries for Radio use. Storage Batteries Service Station, Automobile Electrical Repair Shop.

CREAMERY PRODUCTS CORPORATION

Officers: Guy Staples, Pres.; J. F. Sanders, Sec.; R. E. Burger, Treas.; W. G. Hoffer, Mgr.

Products: Pleasant Valley Butter, and Jobbers of Eggs and Cheese.

CONVEYORS CORPORATION OF AMERICA

Officers: A. L. Curry, Pres.; A. B. Benson, Sec'y.; J. A. Davies, Treas.

Products: American Steam Jet Ash Conveyors, American Trolley Carriers, American Cast Iron Tanks, American Ash Pit Doors.

HENRY ECKLER MANUFACTURING CO.

Officers: Henry C. Eckler, Pres.; Walter G. Eckler, Vice-Pres.; M. A. Lahey, Secy.; S. Eckler, Treas.

Products: Interior Trim for Buildings, Special Cabinet Work, Sash, Doors, Concrete Products.

EDWARDS IRON WORKS

Officers: (Partnership) W. H. Edwards, J. S. Edwards.

Products: Structural Steel, Tanks, Boilers, Gravity Roller Conveyors.

FABRIC/ROLL PROTECTOR COMPANY

Officers: M. C. Loughman, Pres.; F. J. Loughman, Vice-Pres.; J. H. Chandler, Treas.; Jessica Pond, Secy.

Products: Roll Protectors for Roll Roofing.

FULTON-HARWOOD BRASS WORKS

Officers: (Equal Partners), F. H. Fulton, L. J. Harwood.

Products: Brass Equipment.

GOETZ CIGAR COMPANY

Philip K. Goetz, (Owner).

Products: Cigars. Name of brands, Slazburg, Mirella and Brick House.

GORSKI, MARION S.

Officers: Sole Owner.

Products: Cigars.

GRAF OPTICAL COMPANY

Officers: C. Graf, Pres.; P. F. Pfeil, Vice-Pres.; J. M. Stephenson, Sec'y and Treas.; Dr. L. J. Smith, R. Graf, Directors.

Products: Photographic Lenses; Graf Super Anastigmat F:4.5, Graf Super Anastigmat F:6.3, Graf Super Anastigmat F:7.7, Graf Process Lens, F:8., Graf Variable Soft and Anastigmat F:3.8-F:4.5, Graf Variable Cinema Anastigmat, F:2.8-F:3.3, Prisms. Binocular Optics. Surveying Instrument Optics.

GROSS, L. C.

L. C. Gross, Prop.

Products: Working Men's Clothes. Wizard Brand Overalls.

HABERLE, JOHN B.

Products: Designer and builder of special machinery, also general jobbing.

L. P. HARDY COMPANY

Officers: L. P. Hardy, Pres.; A. E. Beyrer, Vice-Pres.; C. H. Beyrer, Sec. and Treas.; H. H. Eagle, Superintendent; Wm. K. Lamport, Directors.

Products: General Commercial Printing, Lithographing, Specialty Printing, Coupon Books, Blank Books.

COMMERCIAL INDUSTRIAL



DR. HARRIS REMEDY CO.

Geo. W. Harris, Prop.
Products: Dr. Harris Special Formula's, Blood Alternative, Neuralgia Tablets, Stomach Powders, Spray Cold Cure, and Painless Pile Remedy.

HAZINSKI, M. (Individual owner).

Products: Cigars.

HIBBERD PRINTING COMPANY

Officers: John A. Hibberd, President; George Hahn, Vice-President; Carl L. Hibberd, Secy-Treasurer
Products: Commercial Job and Catalog Printing, Ruling and Binding.

HILL-HOEL MFG. CO.

Officers: A. P. Hill, President; E. L. Hoel, V. President and Treasurer; W. L. Ashdown, Secretary.
Products: Tennessee Red Cedar Chests.

HOLLINGSWORTH TURNER CO.

Officers: Guy L. Stapler, Pres.; W. M. Hildebrand, Vice-Pres.; J. F. Sanders, Sec'y. and Sales Mgr.; R. E. Burger, Treas. and Plant Manager.
Products: Ice Cream.

INDIANA LUMBER AND MANUFACTURING COMPANY

Officers: C. Fassnacht, Pres.; J. W. Taylor, Vice-Pres.; A. D. Hudson, Treas.
Products: Interior Trim and Millwork.

INDIANA ENGRAVING COMPANY

Officers: Charles G. Betz, President; Bert R. Lehman, Treasurer and Manager; Charles Lehman, Secretary.
Products: Photo-engravings and Electrotypes.

INDIANA AND MICHIGAN ELECTRIC COMPANY

Officers: F. A. Bryan, Pres.; Thomas F. English, Vice-Pres.; George N. Tidd, Vice-Pres.; Chas. B. Calvert, Secy.; H. F. Finley, Asst. Secy.; L. C. Mason, Treas.; F. P. Hunter, Ass't. Treas.; B. E. Long, Ass't. Treas.; Frank B. Ball, Ass't Secy. and Ass't. Treas.
F. A. Bryan, Thomas F. English, George N. Tidd, Chas. B. Calvert, H. L. Finley, Frank B. Ball, E. A. Saunders, R. L. Crawford, R. E. Bredt, Directors.
Products: Light and Power.

INTERNATIONAL HARVESTER COMPANY OF AMERICA

Officers: G. A. Morehouse, Branch Manager; J. F. Boyer, Assistant Manager; J. A. Tiefenthal, Cashier.
Products: Tractors, Motor Trucks and all general farm equipment.

INTERSTATE EQUIPMENT CO.

Officers: Adam Hunsburger, Pres. and Treas.; Chas. A. Hunsberger, Secy.; Grace M. Hunsburger, Director.
Products: Concrete Mixers.

ISEMAN, H. E. & CO.

H. E. Iseman, (only).
Products: Skylights, Ventilators, and General line of Sheet Metal Work.

IWAN BROTHERS

Partnership: W. L. Iwan, J. H. Iwan.
Products: Post Hole Augers and Diggers, Drain Cleaners, Tile Hooks, Hay Knives, Snow Pushers, Snow Scrapers, Pipe Hangers, Revolving Chimney Tops.

JACORSON, PETERSON, PEITZ & KAUFER

Officers: A. E. Peitz, President; J. A. Kanfer, 1st Vice-President; F. E. Peterson, 2nd Vice-President; J. N. Jacobson Secretary and Treasurer.

Products: Brooms. Also jobbers in paper, paper bags, brushes, baskets, woodenware, and about 2,000 items in notions and grocers sundries.

JEGIER, AUG. J. (Prop.).

Products: Carbonated Beverages.

LAMR SHIRT COMPANY

Officers: M. L. Kahu, Pres.
Products: Men's Fine Shirts.

LANDFIELD & STEELE

Officers: Harry E. Landfield, Pres.; Joseph M. Steele, Secy. and Treas.
Products: El Parcial Cigars, La Meloda Cigars, Heinzen-gabuhler Cigars.

LA SALLE PAPER CO.

Officers: C. E. Nicely, Pres.; John G. Yeagley, Vice-Pres.; E. O. Nicely, Sec'y and Treas.
Products: Bag Wrapping Paper, Bogus Wrapping Paper, Sulphite Wrapping Paper, Car Lining Paper, Kraft Paper, Chip Board, Light Weight Box Board, Express Paper.

LAUBER, J. C. & CO.

J. C. Lauber, Prop.
Products: Metal Skylights and Cornices, Tin Tile, and Slate-Boiling, Metal Ceilings, Fire Doors, Ventilating Systems, Heavy Sheet Metal work.

THE H. D. LEE MERCANTILE COMPANY

Officers: H. D. Lee, President; L. C. Staples, Vice-President; J. L. Hitchcock, Secretary; F. W. Williams, Treasurer; B. B. Laywood, Asst. Secretary; F. G. Bachelder, Asst. Treas.
South Bend Officials: E. C. Gerber, Factory Mgr.; E. H. Merrill, Sales Mgr.; C. K. Kuehne, Office Mgr.
Products: One piece work garments. Overalls, Jackets, Work Shirts, Shop Coats, Shop Aprons. Jobbers of Caps, raincoats and gloves.

MC HENRY-MILLHOUSE MFG. CO.

Officers: C. L. Millhouse, Pres.; Treas.; and Director, W. C. Smith, Vice-Pres.; and Director, M. C. Hendershot, Secy and Director; John Logan, Director.
Products: Asphalt, Shingles, Asphalt Prepared Roofs, Asphalt Felt, Asphalt Roof Coatings, Building Papers.

THE MALLEABLE STEEL RANGE MFG. CO.

Officers: John J. Woolverton, Pres. and Gen'l Mgr.; Jacob Woolverton, Vice-Pres.; Hugh L. Woolverton, Vice-Pres. and Works Mgr.; Howard A. Woolverton, Secy and Treas. Directors same.

Products: The South Bend Malleable Range, A full line of Strictly High Grade Wood, Coal, Gas and Combination Ranges. For Family, Hotel, Restaurant, and all Institutions.

THE MATTHEWS BANNER RANGE CO.

Officers: Lewis C. Matthews, President; W. A. Mortensen, Vice, Pres. and Treas.; D. J. Matthews, Secretary; Barry Scanlon, Thomas Williams, Directors.

Products: Complete Line of Gas Ranges, Combination Gas and Coal Range and also a Coal Range for rural trade.

COMMERCIAL



INDUSTRIAL

W.M. MAURER & CO.

Officers: W.M. Maurer, Mgr., and Treas.; Guy Lebold, Secy.
Products: Steel Structural work for buildings, Ornamental Steel; Fire Escapes, Area Grating, Iron Doors, Sidewalk Doors, Iron Stairs, Hand Railings, Grills, Window Guards, Machinery Guards, Wire Partitions, Wire Guards.

MOTOR CASTINGS COMPANY

Officers: Bernard Voll, President and General Manager, George Crane, Vice-President; Geo. M. Studebaker, Jr., Treasurer; R. G. Carter, Secretary.

THE MUESSEL BREWERY

Officers: Edw. Muessel, Pres.; Alvert E. Muessel, Vice-Pres.; William Muessel, Jr., Secy-Treas.
Products: Beverages.

NATIONAL EXTRACT MFG. CO.

Officers: Maurice H. Cohen, President.
Products: Food Flavoring Extracts; Vanilla, Lemon, Orange, Almond, etc.

THE NATIONAL LUMBER CO.

Officers: J. W. Paxton, Pres.; J. L. Pavey, Secy., and Mgr.
Products: Interior Millwork, Sash Doors, Screens, etc.

NEWS TIMES PRINTING CO.

Officers: J. M. Stephenson, Pres. and Treas.; Mrs. L. B. Summers, Vice-Pres.; A. G. Stephenson, Secy.
Products: Daily and Sunday Newspaper, Circulation 21000.

NEZCOKZKI, JOHN L. (Owner).

Products: Cigars.

O'BRIEN VARNISH COMPANY

Officers: Mrs. M. O'Brien, S. P. O'Brien, J. J. Crowley, G. L. O'Brien, W. D. O'Brien.
Products: Varnishes, Enamels, Japans, Flat Wall Finish, (Liquid Velvet), Paints, Colors in Oil.

ODELL RUBBER COMPANY

Officers: G. W. Odell, Pres. and Treas.; Rudolph Ackerman, Vice-Pres.; W. A. Bland; Secy.; S. G. Murphy.
Products: Odell Cord Tires, South Bend Fabric Tires, Odell Red and Grey Tires, All for Automobiles. Also Experimental Rubber Work.

OLIVER CHILLED PLOW WORKS

Officers: J. D. Oliver, President; James Oliver, 2nd Vice-President; J. D. Oliver, Jr., Treasurer; C. F. Cunningham, Secretary.
Products: Plows and other farm implements.

PEERLESS PATTERN WORKS

Officers: H. T. Herzig, V. J. Shafer, owners.
Products: Wood Patterns, Metal Patterns, Models, and Wood Specialties.

RUSSELL & RUSSELL

Officers: Bert Russell, Horace A. Russell, Co-Partners.
Products: Mattresses, Box Springs, Pillows.

SANDERS-EGBERT CO.

Officers: Haines Egbert, Pres.; Harry M. Sanders, Vice-Pres.; George W. Hay, Secy.; John W. Egbert, Treas.; Haines Egbert, Harry M. Sanders, George W. Hay, C. C. Pitt, Directors.
Products: Hardwood Lumber and sawed veneer.

SANTIAGO FUTTING & MATTRESS CO.

Officers: R. U. Miller, Pres. and Treas.; Russell H. Miller, Vice-Pres. and Supt.; B. H. Miller, Secy.; Directors.
Products: Mattresses, Box Springs, Pillows.

SCHMIDT CUT STONE CO.

Officers: Joseph Schmidt, Pres.; R. G. Dale, Secy.; Margaret Schmidt, Vice-Pres.
Products: Manufacturers of building and ornamental stone.

SHIDLER BROS. MFG. CO.

Officers: J. W. Shidler, A. N. Shidler, C. E. Shidler.
Products: High grade Dining Sets Complete, consisting of table, buffet, china cabinet, server and chairs.

SIBLEY MACHINE COMPANY

Officers: Bernard Voll, General Manager and President; Helen Holland Voll, Vice-President; Geo. M. Studebaker Jr., Treasurer; R. G. Carter, Secretary.
Products: Upright drilling machines, Grey iron castings.

L. B. SLAUGHTER & CO.

Officers: L. B. Slaughter, President and Manager.
Products: Granite monuments.

SLICKS CARD CO.

E. H. Slick, (Owner).
Products: Photo Mounts, Photo Folders, Engraved Stationery.

SOUTH BEND ONE-HEM

Officers: C. L. Smith, Pres.; E. S. Webster, Vice-Pres.; G. A. Faribault, Secy. and Treas.
Products: Tire Binding Equipment, Molds, Cores, Pressure Bugs, Hydraulic Pumps, Read Presses, etc.

SOUTH BEND AWNING CO.

Russell C. Turk, Prop.
Products: Awnings, Tents, Tarpaulins, Stack, Binder, and Wagon Covers, and all articles of heavy canvas.

SOUTH BEND HALF COMPANY

Officers: Ivar Hennings, President; and Director; John B. Pagin, Vice-President; Harold O. Stream, Treasurer; E. G. Graham, Secretary & Director; Bernard Voll, Third Director.
Products: South Bend Level-winding Anti-Back-Lash Reel; South Bend Anti-Back-Lash Reel; Bassoreno Bait; Babe premio; Muskoreno; Trulloreno; Tarloreno; Troutoreno Fly-ormone; Sunforeno; Pike-oreno; and other oreno lures; Flies, Hooks, Lines, etc.

SOUTH BEND BATTERY CORPORATION

Officers: James Hennessy, President; W. G. Kops, Vice-President, and Genl. Mgr.; William Kreighbaum, Treasurer; W. H. Drain, Actg. Secy.
Products: South Bend Semi-Dry Automobile and Radio Storage Batteries. Battery Parts and Supplies.

THE SOUTH BEND BEVERAGE & ICE ASSOCIATION

Officers: G. H. Von Isch, President; T. M. Hoban, Secy. and Genl. Mgr.; G. A. Stueck, Vice-President; Ernest Krueger, Second Vice-President; C. J. Schirich, M. J. Hoban, J. B. Glueckert, Directors.
Products: Polar Artificial Ice, Hoosier Brew, Hoosier Root Beer, Hoosier Sweet Cider.

SOUTH BEND DOVEL WORKS

Officers: Jacob E. Kuntz, President; Chas. E. Kuntz, 1st Vice-President; Robert M. Kuntz, 2nd Vice-President; Thurnier E. Kuntz, Secy. and Treasurer.
Products: Dovetail Drawers, Dovetail Rods, Wood Bushings, Turnings, Knobs (wood); Handles (wood); Buttons (wood); Barrel Bungs, Tie Crates, Drawer Pulls, Rollers (wood); Artificial Minnow Bodies (wood); Spindles (wood).

SOUTH BEND FOUNDRY CO.

Officers: W. C. Sibley, Pres. and Treas.; M. G. Sibley, Vice-Pres.; F. C. Sibley, Secy.
Products: Light Gray Iron Castings.

SOUTH BEND FURNAS ICE CREAM CO.

Officers: J. M. Antrim, President; W. L. Jones, Vice-President; W. A. Freeman, Secretary; A. E. Jones, Treasurer.
Products: Ice Cream.

SOUTH BEND LATHE WORKS

Officers: Miles W. O'Brien, President; John J. O'Brien, Vice-President; John J. O'Brien, Secy-Treas.
Products: South Bend Lathes.

SOUTH BEND LUMBER CO.

Officers: G. W. Ziegler, Pres.; R. H. Downey, Vice-Pres.; H. J. Holland, Secretary; J. F. Biley, Treasurer.
Products: Millwork and Export Crates.

SOUTH BEND OPTICAL CO.

Officers: J. Burke, Prop.
Products: Grinding Lenses.



COMMERCIAL INDUSTRIAL

THE SOUTH BEND SPARK ARRESTER COMPANY

Officers: A. M. Harris, J. A. Harris, J. A. Holm, Partners.
Products: "South Bend" Spark Arresters, "South Bend" Wind Stacker Hoods, Steel Smoke Stacks, Installers of "Garland" Furnaces.

SOUTH BEND SPRING WAGON & CARRIAGE CO.

Officers: Edward F. Collmer, Pres.; Harmon G. Collmer, Secy.; Maurice E. Collmer, Treas.
Products: We do all kinds of Auto Painting, Build New Tops, Repair Tops, Furnish Springs for any Car, Manufacture Horse Drawn Mills and Buffalo Wagons. Do a general line of repairing, Winter Tops for any car.

SOUTH BEND STATIONERY MANUFACTURING COMPANY

Officers: O. H. Switzer, President and Treasurer, Odgen T. McClurg, Vice-President; Jos. E. Bray, Secretary; Jesse M. Coen, Frank M. Blair, Directors.
Products: School and Correspondence Tablets, Composition Books, Student Note Books, Stenographer Note Books, Memorandum Books, Loose Leaf School Papers and Covers, Papeteries, Correspondence and Commercial Envelopes, Record Books, Business Blanks, etc.

SOUTH BEND TOY MFG. CO.

Officers: E. H. Badet, President; H. S. Badet, Treasurer; F. S. Christian, Secretary.
Products: Children's Vehicles, Toys, Doll Cabs, Croquet, Children's Cedar Chests, Furniture, etc.

SOUTH BEND TRIBE NE

Officers: Elmer Crockett, President; F. A. Miller, Vice-President and Editor; Charles E. Crockett, Secretary and Treasurer.
Products: Newspaper.

SOUTH BEND WATCH CO.

Officers: Clement Studebaker Jr., President; Geo. M. Studebaker, Vice-President; F. H. Wellington, Treasurer; Scott Brown, Secretary; John Burnham, Ralph B. Hubbard, Alexander Smith, Directors.
Products: High Grade Watches.

SOUTH BEND WOOLEN COMPANY

Officers: Clement Studebaker Jr., Chairman of Board; U. G. Spaulding, C. B. Little, E. A. Jones, F. H. Wellington, Col. Geo. M. Studebaker, J. E. Neff, E. H. Miller, E. L. Garey.
Products: Fine Cassimere Woolen Cloths, Sport Cloths, Overcoatings.

SPENCER PERFUME CO. COMPANY

George C. Spencer, (sole owner and proprietor).
Products: Popular Price Perfume to retail from 10c to \$1.00. Selling to the Dry Goods, Notions and Drug Jobbers, large retail and popular price syndicate stores.

STANDARD CASTINGS COMPANY

Officers: Richard A. Oglesby, President; Charles L. Ziegler, Vice-President; Samuel E. Pettengill, Secretary; John N. Ziegler, Treasurer; Charles W. Birmingham, Clarence C. Walters, Directors.

Products: Aluminum Foundry; "Chef-field Ware" heavy aluminum kitchen utensils for hotels and the home. Auto mobile mats for running boards, etc.

STAR MILLS

D. R. Morgan, Prop.
Products: Millers of Hard and Soft Winter and Spring Wheat Flours - Wheat Graham, Bye Flour, Bye Graham, Whole Wheat Flour, Corn Meal, and all kinds of Mill Feeds.

STEPHENSON UNDERWEAR MILLS

Officers: B. C. Stephenson, Pres.; F. A. Stephenson, Vice-Pres. and Treas.; G. M. Stephenson, Secretary; F. J. Roche, Vice-Pres. and Sales Manager; D. K. Stephenson, Mill Mgr.
Products: Manufacturers of Men's Woolen and Cotton Underwear.

STEPHENSON MFG. CO.

Officers: Burr C. Stephenson, Pres.; Frank V. Stephenson, Vice-Pres. and Treas.; Louis A. Walker, Sec'y. and Mgr.; Guy A. Fish, Ass't Mgr.

Products: Have knives and equipment to manufacture 3000 patterns of round special wood turning. Furniture mounted on Toy Parts, Handles, Tools and Machines. Turned Mouldings, Furniture trimming. Dowel pins for joining furniture. Beaded wood rods for reed and fibre furniture and Go-Carts for Children. Plain rods for all purposes. Will duplicate any pattern or special Round Wood turning.

THE STUDEBAKER CORPORATION

Officers: Frederick S. Fisher, Chairman of Board; A. B. Erskine, President; M. F. Waller, Vice-President; H. A. Biggs, Vice-President; R. E. Feltes, Treasurer; H. E. Dalton, General Auditor; A. G. Rumpf, Secretary and Assistant Treasurer; W. P. Shullington, Assistant Treasurer; George V. Fulmer, Assistant Treasurer; J. M. Peterson, Assistant Treasurer; J. C. Bayless, Assistant Treasurer; Fred Woodward, Assistant Secretary.

Directors: H. A. Biggs, C. L. Bockus, Wadhill Catchings, E. F. Deihard, A. B. Erskine, N. R. Feltes, Frederick S. Fisher, Studebaker, Harry Goldman, Ira C. Jones, Arthur Lehman, Herbert H. Lehman, J. M. Studebaker, Jr., A. B. Thielens, M. F. Waller.

Products: Studebaker Automobiles.

SUPER TREAD TIRE COMPANY

Officers: C. L. Smith, President; Mr. E. S. Webster, Vice-President; Mr. G. A. Farcaugh, Secretary.
Products: Tires.

UNION ELECTRIC MANUFACTURING CO.

Officers: Hugh B. McVicker, President; Donald MacGregor, Sec'y. and Treas.; F. A. Brynn, Vice-President.
Products: Motor, Armature and Dynamo, Sales and Repairs.

UNIVERSAL CONVEYOR CO.

Officers: Irwin L. Landis, Pres.; L. S. Landis, Vice-Pres.
Products: Conveying Machinery for Handling Coal, Coke, Sand, Gravel and Crushed Rock from drop bottom cars to storage.

VICTOR MFG. CO.

Arthur W. Barnard, (Sole Owner).
Products: Bluing. (Victor Sack Bluing.)

WEBER, J. B.

Products: Fancy Chocolates and other confections.

WEISS, VICTOR

Products: Cigars as named: Havana Square, N. O. W. Lucky Tips, Indiana Straight, M. Special, Weiss Best.

WELLS MANUFACTURING CO.

Officers: E. E. Wells, Pres. and Treas.; C. E. Wells, Vice-Pres.; E. G. Wells, Sec'y.
Products: Glued Panelled Mounting Lumber for Engravers and Electrotypers.

THE DR. WHITEHALL MEGRIMINE CO.

Officers: S. Whitehall, President; F. E. Whitehall, Sec'y and Treas.
Products: Dr. Whitehalls Megrimine, Dr. Whitehalls Rheumatic Remedy.

WILSON BROS.

Officers: M. H. Wilson, Chairman of Board; O. T. Wilson, Pres.; J. E. Wilson, Vice-Pres. and Treas.; B. C. Davison, Sec'y.; L. J. Wilson, F. E. Wilson, E. M. Skinner, Carl Almond, M. K. Wilson, Directors; F. H. Negley, Mgr. South Bend Plant.
Products: Shirts, Underwear, Night-Shirts, Pajamas.

WOODWARD PATTERN WORKS

J. H. Woodward, Prop.
Products: Wood and Metal Patterns, Piano Benches.



PRODUCTS MANUFACTURED IN SOUTH BEND

The editor publishes this alphabetical list of articles manufactured in South Bend for the convenience of those who have money with which to buy and who appreciate values and quality in the products purchased.

A

Advertising Novelties, Agricultural Bushings, Agricultural Implements, Alfalfa Hullers, Aluminum Castings, Angle Irons, Aprons, Area Gratings, Army Wagons, Artificial Bait, Artificial Fuel, Asphalt Felt, Asphalt Roofing, Ash Pit Doors, Asphalt Roof Coatings, Asphalt Shingles, Automatic Computing Scales, Automatic Electric Switches, Automobile Bodies, Automobile Cabs, Automobile Clutches, Automobile Curtains, Automobile Fenders, Automobile Hoods, Automobile Parts, Automobile Radiators, Automobile Springs, Automobile Switches, Automobile Tires, Automobile Tire Moulds, Automobile Tops, Automobile Tubes, Awnings.

B

Baby Cabs, Bag Machinery, Bag Trucks, Baking, Baking Powder, Balancing Ways, Ball Bearings, Barbers' Supplies, Barbers' Fixtures, Barn Cleaners, Barrels, Barrel Bungs, Battery Connections, Bead Presses, Bearings, Beverages, Bicycles, Blank Books, Blinds, Blueprinting, Blocking Lumber for Engravers and Electrotypers, Boats, Bobbins, Bogus, Wrapping Paper, Boilers (steam) Boiler Bolt Threading Machinery, Books, Boxes, Box Board (folding), Box Papers, Box Springs, Brass Articles, Brass Castings, Bread, Bronze Castings, Brooms, Brushes, Buggies, Butter, Buttons (wood), Business Blanks, Building Stone.

C

Cabinets, Cabinet Work, Cakes, Cam Gears, Camp Outfits, Candy, Canvass Covers, Canvas Gloves, Canopies, Carpets, Carriages, Carpeting, Cases, Catalogs, Cartons, Car Linning Paper, Cards, Casket Hardware, Castings, Coal Iron Tanks, Conduits, Cedar Chests, Chives, Concrete Products, Chairs, Chair Spindles, Chandeliers, Chemical, Chemical Products, China, Chip Board, Cigars, Cigar Boxes, Clover Hullers, Coal Chute Covers, Coal Chute Bings, Coal Kitchen Ranges, Coal Wagons, Cob Crushers, Cogs (wood) Columns, Commutators, Composition Books, Concrete Blocks, Concrete Block Machinery, Concrete Mixers, Cones, Conductor Pipe Hangers (wire), Confectionery, Conveyor Flights, Cookies, Cornice of Copper and Galvanized Iron, Corn Meal, Corn Planters, Cotton Planters, Coupon Books, Crates, Croquet Sets, Cultivators, Cut Building Stone, Cut Glass, Cutlery, Cylinder Grinding Machinery.

D

Delivery Wagons, Demagnetizers, Dies, Dining Boom Suits, Dining Tables, Disc Harrows, Doll Cabs, Doors, Door Bucks, Dowels, Drawer Pulls, Dresses, Drilling Machines, Dump Cars, Dynamos, Duplex Automatic Band Lock Car Seal.

E

Eave Spouting, Electric Coils, Electric Dry Batteries, Electric House Fixtures, Electric Sockets, Electric Spark Devices, Electric Specialties, Electric Switches, Electric Terminals, Electrotypers, Electrotype Mounting Blocks, Elevator Enclosures, Embossing, Emery Wheel Dressers, Enamels, Engines, Engine Lathes, Engravers, Envelopes, Excavating Machinery, Express Papers.

F

Fabric Rolls Protectors, Farm Carts, Farm Implements, Feed Grinding Mills, Filters, Fire Doors, Fire Escapes, Fire Places, Fishing Tackle, Flat Wall Finish, Flavoring Extracts, Flood Lighting Projectors, Flooring, Floor Lamps, Floor Scrapers, Floor Stain, Floor Varnish, Flour (pancake, selfraising, wheat, graham, rye, rye-graham), Flue Brushes, Folding Paper Boxes, Forgings, Furnaces, Furniture, Furniture Specialties, Fur Products.

G

Games, Garment Hangers, Gas Engines, Gas Fixtures, Gas Kitchen Bauges, Gas and Coal Combination Ranges, Gaskets, Gasoline Engines, Gears, Glazing Mica, Gloves, Glue, Glue Mixing and Spreading Machinery, Golf Balls, Grain Taak Wagons, Grey Iron Castings Grills, Grinding Machines, Grinding Lenses, Grinding Mills(steel), Grocers' Sundries.

H

Hair Goods, Halftones, Hand Carts, Handles (wood), Hand Railings, Hardware Specialties, Hardwood Lumber, Harness Accessories, Harrows, Hay Knives, Headlights, High-Tension Switches, Hoisting Machinery, Horse Covers, Horse Harrows, Horse Plows, Hose Carts, Hotel Ranges, House Dresses, Hydraulic Pumps.

I

I Beams, Ice, Ice Cream, Induction Coils, Indicators (speed), Insulation (Mica), Insulators, Interior Trim, Iron Castings, Iron Doors, Iron Door Frames, Iron Stairs.

J

Jackets, Japans, Jewelry, Jigs, Joist, Hangers.

K

Keys, Kitchen Ranges (coal, gas, wood), Knife Switches, Knit Underwear, Knobs(wood), Kraft Paper.

COMMERCIAL INDUSTRIAL



L

Ladders, Lamps, Lamp Posts (metal), Lamp Shades, Lathes, Lenses, Lime, Linotype Composition, Lintels (metal) Listers, Lock Joint Tubing, Log Trucks, Loose-Leaf Covers, Loose-Leaf Fillers, Loose-Leaf Ledgers, Linseed Oil, Locks, Lumber, Lumber Gears.

M

Machinery, Machinery Castings, Machinery Finishes, Machinery Guards, Machine Tools, Magnets, Mailing Tubes, Malleable Steel Hotel Ranges, Malleable Steel Kitchen Ranges, Manhole Covers, Manhole Frames, Marques (metal), Mast Arms, Mattresses, Men's Fine Shirts, Medicines, Manufacturing Books, Metal Ceilings, Metal Patterns, Metal Roofing, Metal Specialties, Metal Tubing, Metal Skylights, Metal Specialty Machines, Metal Wall-Mica (for glazing), Mica Board Insulation, Mica Products, Mill Feeds, Mill Cogs, Milling Machinery, Millinery, Mill Work, Mineral Water, Mineral Wool, Miniature Wagons, Models, Moulds, Monuments (granite), Motor Street Sprinklers, Motors, Motor Bicycles, Motor Fire Apparatus, Motor Street Flashers, Motor Trucks, Motor Wheels, Mouldings, Mountain Wagons, Mustard, Minnow Bodies (wood).

N

Nail Dies, Negligeé (men's), Newspapers, Nickel Plating, Night Shirts, (men's) Note Hooks, Notions.

O

Office Furniture, Office Railings (wire), Oil Filters, Oil Gears, Optical Lenses, Order Books, Ornamental Steel Work, Ornaments, Stone, Over Coatings, Overalls.

P

Paint, Pajamas, Pamphlets, Pools, Panel Boards, Paper, Paper Boxes, Paper Tubes, Papeteries, Parcel Post Cases, Paste, Patent Medicine, Patterns, Penholders, Perfume, Phonograph Cabinets, Photographs, Photograph Mounts, Piano Benches, Picture Frames, Pillows, Pins (wood), Pipe Line Gears, Plasterboard, Plaster, Plows, Plugs (wood), Pony Vehicles, Porch Swings, Porticos (metal), Post-Hole Diggers, Potato Planters, Pot Heads, Potato Diggers, Power Drills, Pressure Bags, Printed Matter, Prism Doors, Projectors (flooding Lighting), Proprietary Medicines, Photo Engravings, Photograph Holders, Pulleys, Pulp Plaster, Punches.

R

Ray Wrapping Paper, Railroad Supplies, Ranges (coal, gas, wood), Rattan Specialties, Razors, Record Cards, Reflectors (industrial lighting), Resetting Machinery, Respirators, Rods (wood), Rollers (wood), Roller Dies, Boll Protectors, Roofing, Roof Paint, Roofing Paper, Roof Trusses, Rubbers, Rubber Stamps, Bugs.

S

Sash, Screens, Screw-Cutting Engine Lathes, School Tablets, Seat Springs, Seeders, Self-Feeders, Self-Heating Flat Irons, Sewer Casting, Sewing Machine Parts, Sheet Metal Products, Shipping Tags, Shirts, Shoes, Shoe Cleaners, Shoe Aprons, Shop Coats, Shovel Sidewalk Cleavers, Sidewalk Doors, Sidewalk Door Frames, Sidewalk Elevators, Signs, Silo Machinery, Silver Plating, Skylights, Sky-light Guards, Slate Roofing, Sleighs, Snuff, Soft Drinks, Sockets (electric), Spark Arresters, Speed Indicators, Spike-Tooth Harrows, Spindles (wood) Springs, Spring Wagons, Stairs (iron), Stamping Specialties, Standpipes, Steam Boders, Steam Specialties, Steel Boxes, Steel Castings, Steel Products, Steel Smoke Stacks, Stenographers' Note Books, Step Ladders, Steam Jet Ash Conveyors, Stereotypes, Stone-Making Machinery, Stoves, Street Hoods, Street Car Signs, Street Castings, Street Flashers, (Motor and Horse), Street Lamp Posts, Street Lighting Brackets, Street Sprinklers (Motor and Horse), Street Sweepers, Structural Iron Work, Structural Steel Work, Suit Boxes, Sulphite Wrapping Paper, Switches, Switch Boards.

T

Tables, Tablets, Tanks, Tarpaulins, Teamng Goods, Telephones, Telephone Supplies, Tents, Terminals (Electric), Textiles, Tile Drain Cleaners, Tin Work, Tin Roofing, Tire Roofing, Tires, Tire Building Equipment, Tire Crates, Tire Patches, Toggle Bolts, Tombstones, Tools, Tool Specialties, Tooth Paste, Toys, Tractor Harrows, Tractor Plows, Trailers, Trolley Bracket Lighting Fixtures, Trolley Carriers, Trucks, Truck Covers, Truss Supports, Turnings (wood).

U

Underwear (Men's) Cotton and Woolen.

V

Valley Wagons, Variety Tug-oings (wood), Varnish, Vault Doors, Vault Guards, Vehicles, Ventilators.

W

Wagons (bakery, farm, freight and milk), Wagon Boxes, Wagon Covers, Wagon Seats, Wagon Hardware, Walking Plows, Wall Papers, Wall Compound, Wall Plugs, Watches, Water Works, Pumps, Water Works Machinery, Water Filters, Well-Boring Machinery, Wheels, Whitehall, Meerming, Whitehall, Rheumatic Remedies, Willow Specialties, Wind Stackers, Wind Stacker Hoods, Windows, Window Boxes, Window Glass, Widow Guards, Window Shades, Wire Guards, Wire Partitions, Wire Products, Wood Boxes, Wood Bushings, Wood Cogs, Wood Kitchen Ranges, Wood Patterns, Wood Specialties, Wood Turnings, Woodens, Wooden Cogs, Work Shirts, Wrapping Papers.

Z

Zinc Etchings.

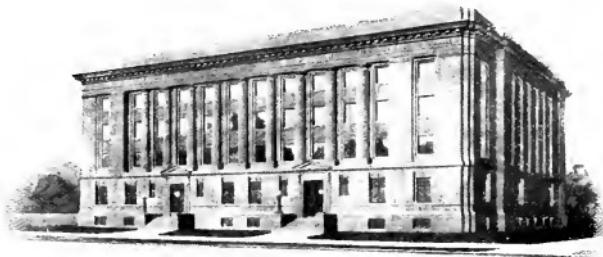


The above picture of the JACOBSON, PFEIFER, factory, speaks for itself. It shows the wonderful progress the firm has made since 1887, and is indicative of the steady growth and progress of South Bend.

COMMERCIAL INDUSTRIAL



THE NEW MASONIC TEMPLE



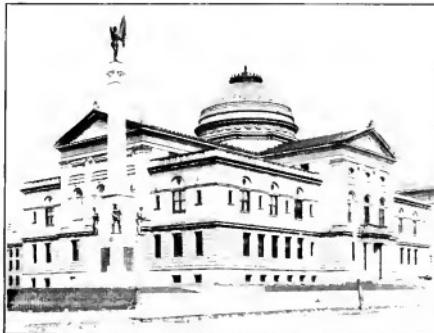
CORNER MAIN AND MARION STS.

This beautiful structure is now in course of construction and when completed and equipped will represent an investment of approximately One Million Dollars, and will be one of the finest Masonic Temples in the State of Indiana.

It will house all the Masonic bodies of South Bend, and is being built under the direction of the St. Joseph Valley Masonic Temple Association.

C. C. Shafer	- - - - -	President
E. H. Potter	- - - - -	Vice President
F. M. Boone	- - - - -	Secretary
C. W. Hyde	- - - - -	Treasurer
L. J. Ollier	Chairman Finance Committee	
C. H. Smoke	- - - - -	Director
John G. Yeagley	- - - - -	"
A. Frank Eby	- - - - -	"
W. G. Crabill	- - - - -	"
John G. Grimm	- - - - -	"
Wm. Bender Jr.	- - - - -	"

COMMERCIAL **INDUSTRIAL**



ST. JOSEPH COUNTY COURT HOUSE



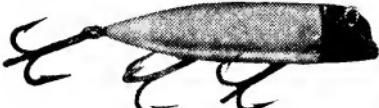
The Days of Reel Sport

South Bend Level-Winding
Anti-Back-Lash Reel

South Bend Anti-Back-Lash Reel.



South Bend Buck-Tail Weedless
Spinner No. 565W.



South Bend Bass-Oreno No. 973RH.

BACK in the old days — "goin' fishing" required little preparation aside from a "can o' worms" and a cane pole. They were great days though — days which now live only in memory, but which are often referred to as "The Days of Real Sport."

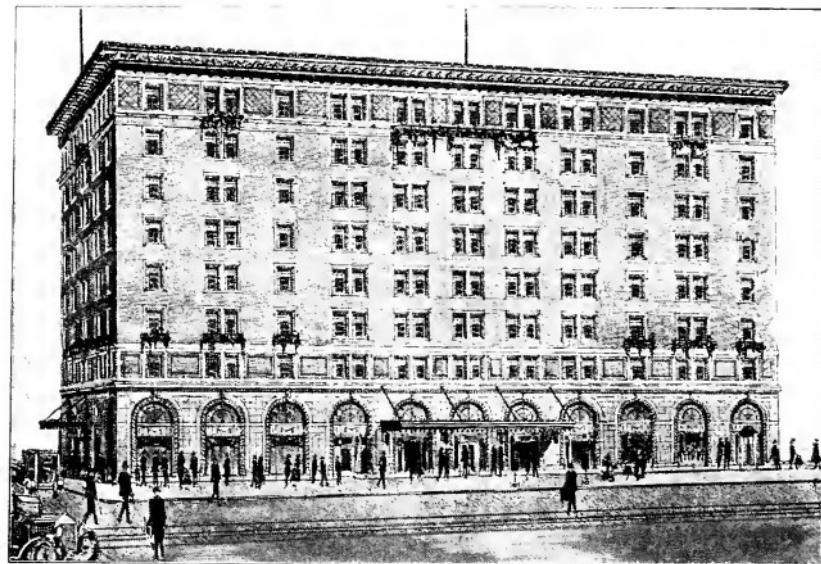
However, those days are not really gone. Time has but changed our angling methods. Nowadays, they're "The Days of Reel Sport" — the days of going after game - fish with the proper tackle, such as is shown here.

Send for our books "Fishing — What Baits and When" and "Fly Rod Lures". Every fisherman should have them. South Bend Tackle for sale at all sporting goods dealers.

SOUTH BEND BAIT CO.

1108 So. High Street

South Bend, Indiana



The New Hotel La Salle

South Bend, Indiana.

300 ROOMS MOSTLY WITH BATH

Fire Proof, Modern, Commodious
and Convenient. Catering to
Commercial Men and Women,
and Tourists.

(AMPLE SHOW ROOM SPACE)

3 Restaurants~FLORENTINE ROOM~COLLEGE INN~COFFEE SHOP
ALLARDT-HOFFMANN HOTEL COMPANY, *LESSEE*
Jacob Hoffmann, Mgr.

